



**2016  
BOROUGH OF DUMONT  
RESOLUTION**

MEMBERS	AYE	NAY	ABSTAIN	ABSENT
CORREA	✓			
DI PAOLO	✓			
HAYES	✓			
MORRELL	✓			
RIQUELME	✓			
ZAMECHANSKY	✓			
MAYOR KELLY				
TOTALS	6			

Resolution No. 218  
Date: October 4, 2015  
Page: 1 of 1  
Subject: Tax Assessor Notification  
Purpose: Approval of Policy  
Dollar Amount: \_\_\_\_\_  
Prepared By: Susan Connelly, RMC

Offered by: Riquelme  
Seconded by: Hayes

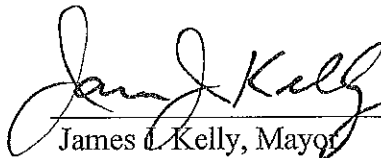
Certified as a true copy of a Resolution adopted by the Borough of Dumont on above date at a Regular Meeting by: Susan Connelly

Susan Connelly, RMC, Municipal Clerk  
Borough of Dumont, Bergen County, New Jersey

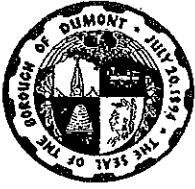
**APPROVAL OF TAX ASSESSOR NOTIFICATION TO CFO AND GOVERNING BODY**

**BE IT RESOLVED**, the Borough Tax Assessor is required to notify the CFO and the Governing Body of all tax appeals upon filing, but no later than June 1<sup>st</sup> of each year.

**BE IT FURTHER RESOLVED**, copies of this resolution shall be provided to the Tax Assessor.

  
James L. Kelly, Mayor





**2016  
BOROUGH OF DUMONT  
RESOLUTION**

MEMBERS	AYE	NAY	ABSTAIN	ABSENT
CORREA	✓			
DI PAOLO	✓			
HAYES	✓			
MORRELL	✓			
RIQUELME	✓			
ZAMECHANSKY	✓			
MAYOR KELLY				
TOTALS	6			

Resolution No. 219  
Date: October 4, 2016  
Page: 1 of 1  
Subject: Elimination of Longevity  
Awards, Bonuses, Payments  
for Non-union Employees  
Purpose: Approval of Policy  
Dollar Amount: \_\_\_\_\_  
Prepared By: Susan Connelly, RMC

Offered by: \_\_\_\_\_  
Seconded by: \_\_\_\_\_

Riquelme  
Hayes

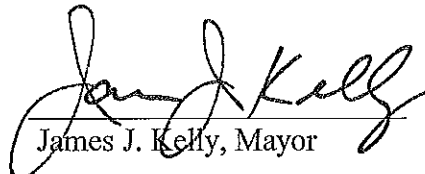
Certified as a true copy of a Resolution adopted by the Borough of Dumont on above date at a Regular Meeting by: \_\_\_\_\_

\_\_\_\_\_  
**Susan Connelly, RMC, Municipal Clerk**  
**Borough of Dumont, Bergen County, New Jersey**

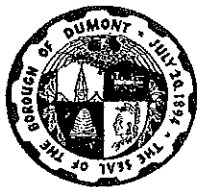
**NON-UNION EMPLOYEES-CONTINUATION OF ELIMINATION OF  
LONGEVITY AWARDS, BONUSES OR PAYMENTS**

**BE IT RESOLVED**, the Governing Body approves of the policy of continuation of elimination of longevity awards, bonuses or payments for non-union employees of the Borough of Dumont;

**BE IT FURTHER RESOLVED**, copies of this resolution shall be provided to non-union Borough employees

  
James J. Kelly, Mayor





**2016  
BOROUGH OF DUMONT  
RESOLUTION**

MEMBERS	AYE	NAY	ABSTAIN	ABSENT
CORREA	✓			
DI PAOLO	✓			
HAYES	✓			
MORRELL	✓			
RIQUELME	✓			
ZAMECHANSKY	✓			
MAYOR KELLY				
TOTALS	6			

Resolution No. 220  
Date: October 4, 2016  
Page: 1 of 2  
Subject: Designees to Monitor PILOT Programs  
Purpose: Approval  
Dollar Amount: -\$0-  
Prepared By: Susan Connelly, RMC

Offered by:  
Seconded by:

Riquelme  
Hayes

Certified as a true copy of a Resolution adopted by the Borough of Dumont on above date at a Regular Meeting by:

Susan Connelly  
Susan Connelly, RMC, Municipal Clerk  
Borough of Dumont, Bergen County, New Jersey

**DESIGNATION OF THE TAX COLLECTOR AND TAX ASSESSOR  
TO MONITOR PILOT PROGRAMS**

**WHEREAS**, it is important for municipalities to monitor PILOT agreements to ensure recipients comply with all agreement terms, including but not limited to timely payment and reporting; and

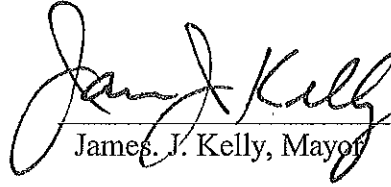
**WHEREAS**, it is necessary to designate an official to monitor exemptions granted pursuant to the Long-term Tax Exemption Law (N.J.S.A. 40A:20-1 et seq.) and Five-year Exemptions/Abatements granted pursuant to N.J.S.A. 40A:21-1 et seq.;

**BE IT RESOLVED**, the Governing Body appoints Frank Berardo, Borough Tax Collector and



James Anzevino, Borough Tax Assessor to monitor the above cited exemptions;

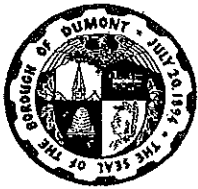
**BE IT FURTHER RESOLVED**, copies of this resolution shall be provided to Mr. Berardo and Mr. Anzevino.



James J. Kelly, Mayor







**2016  
BOROUGH OF DUMONT  
RESOLUTION**

MEMBERS	AYE	NAY	ABSTAIN	ABSENT
CORREA		✓		
DI PAOLO	✓			
HAYES	✓			
MORRELL	✓			
RIQUELME	✓			
ZAMECHANSKY	✓			
MAYOR KELLY				
TOTALS	5	1		

Resolution No. 221  
Date: October 4, 2016  
Page: 1 of 2  
Subject: Adopted Housing Element and Fair Share Plan  
Purpose: Endorsement  
Dollar Amount: \_\_\_\_\_  
Prepared By: Gregg Paster, Esq.

Offered by: Zamechansky  
Seconded by: Morrell

Certified as a true copy of a Resolution adopted by the Borough of Dumont on above date at a Regular Meeting by: Susan Connelly

\_\_\_\_\_  
**Susan Connelly, RMC, Municipal Clerk**  
**Borough of Dumont, Bergen County, New Jersey**

**RESOLUTION OF THE DUMONT BOROUGH COUNCIL ENDORSING AN  
ADOPTED HOUSING ELEMENT AND FAIR SHARE PLAN**

**WHEREAS**, the Planning Board (Jt. Land Use Board) of the Borough of Dumont, Bergen County, State of New Jersey, adopted the revised Housing Element and Fair Share Plan of the Master Plan on September 27, 2016; and

**WHEREAS**, the Housing Element and Fair Share Plan adopted by the Planning Board as part of a Master Plan amendment is consistent with the Settlement Agreement in that certain litigation entitled Landmark Dumont, LLC v. Borough of Dumont, et als., Docket number BER-L-1297-14, which was settled and such settlement was approved by Court ruling of June 6, 2016; and

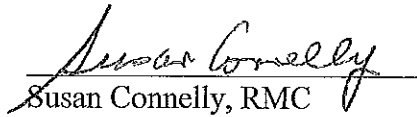


**WHEREAS**, the Borough Council resolved, on April 19, 2016 to endorse and implement the Housing Element and Fair Share plan adopted by the Planning Board (Jt. Land Use Board) if approved by the Court.

**NOW THEREFORE BE IT RESOLVED** that the Governing Body of the Borough of Dumont, Bergen County, State of New Jersey, hereby endorses and agrees to implement the Housing Element and Fair Share Plan as adopted by the Borough of Dumont Planning Board (Jt. Land Use Board) on September 27, 2016.

  
James J. Kelly, Mayor

Attest:

  
Susan Connelly, RMC  
Municipal Clerk



# Housing Element & Fair Share Plan

Borough of Dumont

September 12, 2016

Adopted by the Planning Board: September 27, 2016

Endorsed by the Council: October 4, 2016






# Housing Element & Fair Share Plan

## Borough of Dumont

Bergen County, New Jersey

Prepared by:



Darlene A. Green, P.P., AICP

NJ License # 33LI00611400



The original of this report was signed and sealed in accordance with NJSA 45:14A-12.  
MC Project # DUT-013A

Amos 1. 1. 1881.



## Contents

1) INTRODUCTION.....	1
2) CONTENT OF HOUSING ELEMENT .....	4
3) DUMONT'S POPULATION DEMOGRAPHICS.....	4
4) DUMONT'S HOUSING DEMOGRAPHICS .....	9
5) DUMONT'S EMPLOYMENT DEMOGRAPHICS.....	13
6) PROJECTION OF HOUSING STOCK .....	17
7) CAPACITY FOR FAIR SHARE .....	19
8) FAIR SHARE PLAN .....	21
9) DUMONT'S AFFORDABLE HOUSING OBLIGATION .....	22
10) EXISTING AFFORDABLE CREDITS .....	22
11) PROPOSED MECHANISMS AND CREDITS .....	29
12) IMPLEMENTATION SCHEDULE .....	31
13) APPENDIX .....	33



## 1) Introduction

According to the Fair Housing Act of 1985, a Housing Plan Element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing.

On March 10, 2015, the Supreme Court ruled that the New Jersey Council on Affordable Housing (hereinafter "COAH") has failed to act and as a result, the Courts will be assuming jurisdiction over the Fair Housing Act. The Order divided municipalities into one of three categories – those that achieved Third Round Substantive Certification, those that filed or petitioned COAH and those that had never participated in the COAH process.

The Order permitted towns to file a Declaratory Judgment during a 30-day window (approximately June 8, 2015 – July 8, 2015) to alert the Court that the municipality wishes to comply with its constitutional mandate to provide affordable housing. Dumont was proactive and filed its Complaint for Declaratory Judgment on June 30, 2015.

However, Dumont was sued by Landmark Dumont, LLC in 2014 under the case entitled Landmark Dumont, LLC v. the Borough of Dumont, a Municipal Corporation in the State of New Jersey; the Mayor and Council of the Borough of Dumont; and the Planning Board of the Borough of Dumont (hereinafter "Landmark Case"), Docket No. BER-L-001297-14. The Governing Body settled the case in March of 2016, and as a result, the Borough is required to prepare certain documents. Judge William C. Meehan of the Superior Court has presided over both the Landmark Case as well as the Borough's Declaratory Judgment Action Case. Judge Meehan has instructed the Borough to prepare a Housing Element and Fair Share Plan (hereinafter "HEFSP") that addresses the Prior Round Obligation, which is the period of time between 1987 and 1999. This is the only obligation that is currently known as the Court has not yet made a decision on the obligation for Rehabilitation (also known as Present Need) or for Third Round (also known as Prospective Need).

As a result, this HEFSP is prepared utilizing the Prior Round Rules<sup>1</sup> as well as the guidance provided in the March 10, 2015 Supreme Court Order for the Prior Round Obligation, which spans the period between 1987 and 1999.

## Affordable Housing Obligation

As noted in the previous section, the Borough is only being required to address its Prior Round Obligation in this report. As per the 2015 Supreme Court Order, towns were to use the prior Round Obligations published in 1993. Dumont was issued a 34-unit Prior Round Obligation in that rule set.

## Municipal Summary

The Borough of Dumont is located in Bergen County and encompasses roughly two square miles. Dumont is suburban in character and has a small town feel. The Borough's "downtown" is centered at the intersection of Madison Avenue and Washington Avenue. The municipality is divided in half north to south by the CSX rail line, which is an active freight railroad. New Jersey Transit bus service connects the Borough to surrounding municipalities as well as New York City.

Dumont is surrounded by Haworth Borough, Demarest Borough, Cresskill Borough, Bergenfield Borough, New Milford Borough and Oradell Borough. Between 2000 and 2010, Dumont's population decreased slightly from

---

<sup>1</sup> N.J.A.C. 5:91 (Procedural) and N.J.A.C. 5:93 (Substantive) Rules. They can be found at: <http://www.nj.gov/dca/services/lps/hss/statsandregs/secondroundregs.html>

17,503 to 17,479 residents.<sup>2</sup> Looking into the future, the North Jersey Transportation Planning Authority (hereinafter "NJTPA") projects that the Borough will grow to 19,440 residents by the year 2035.<sup>3</sup>

### **Borough Goal**

It is the overall goal of the HEFSP, in combination with the Land Use Plan, to provide the planning context in which access to low and moderate income housing can be provided in accordance with the requirements of the Fair Housing Act and the laws of the State of New Jersey.

---

<sup>2</sup> [www.census.gov](http://www.census.gov)

<sup>3</sup> <http://www.njtpa.org/DataMap/Demog/Forecast/documents/2035DemographicForecastsbyMunicipality--FinalApprovedforWebsite20090824.pdf>

# HOUSING ELEMENT

## **2) Content of Housing Element**

The Fair Housing Act requires that "the housing element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing". As per the Municipal Land Use Law (hereinafter "MLUL"), specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated;
- A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- An analysis of the existing jobs and employment characteristics of the municipality, and a projection of the probable future jobs and employment characteristics of the municipality;
- A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its housing needs, including its fair share for low and moderate income housing; and
- A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing.

Additionally, the rules require the following items:

- A map of all sites designated by the municipality for the production of low and moderate income housing and a listing of each site that includes its owner, acreage, lot and block.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites.

## **3) Dumont's Population Demographics**

The population of Dumont increased between 1950 and 1970, but since that time has been decreasing. In 2000, the population was 17,503, which then decreased by 24 residents to 17,479 in 2010. The Borough's peak population was in 1970, when the municipality contained 20,155 residents as shown in the table on the following page.

POPULATION GROWTH			
Year	Population	Change	Percent
1940	7,556	---	---
1950	13,013	5,457	72.2%
1960	18,882	5,869	45.1%
1970	20,155	1,273	6.7%
1980	18,334	-1,821	-9.0%
1990	17,187	-1,147	-6.3%
2000	17,503	316	9.8%
2010	17,479	-24	-0.1%

Source: DP-1 Profile of General Population and Housing Characteristics 2010

The NJTPA projects that the Borough will grow to 18,760 residents by the year 2040.<sup>4</sup> In order for that to occur, Dumont would need to gain 1,281 residents over the next 30 years, which translates to 43 new residents annually. A population of 19,440 residents is within reason; in fact it is 715 less residents than the Borough's 1970 peak population of 20,155. However, based on the Census data from 1960 through 2010, it is more likely that the municipality's population will be roughly 18,250 persons in 2040, which is the average of the six prior Censuses.

PERMANENT POPULATION PROJECTION			
Year	Population	Change	Percent
2000	17,503	---	---
2010	17,479	-24	-0.1%
2040	18,760	1,281	7.3%

Source: NJTPA Population Forecast by County and Municipality 2010-2040;  
DP-1: Profile of General Population and Housing Characteristics 2010 &  
2000 Census

## Age Distribution of Population

In 2010, 24.8 % of Dumont's population was under 20 years of age, while 15.5% of the population was 65 years or older. This represents a slight increase in the senior population from 2000 when persons 65 years or older composed 15.4% of the total population. Moreover, the percentage of the population aged 19 or younger has decreased since 2000, when the age group comprised 25.2% of the Borough's total population. See the table on the next page for details on Dumont's age distribution. Dumont's median age was 41.8 in 2010. Since the 2000 Census, the Borough's median age has increased from 38.4.

<sup>4</sup> [http://www.njtpa.org/planning/plan-update-to-2040/plan2040draft\\_for\\_comment\\_appendices.aspx](http://www.njtpa.org/planning/plan-update-to-2040/plan2040draft_for_comment_appendices.aspx)

POPULATION BY AGE COHORT		
Age	Total	Percent
Under 5 years	846	4.8%
5 to 9 years	1,071	6.1%
10 to 14 years	1,232	7.0%
15 to 19 years	1,191	6.8%
20 to 24 years	925	5.3%
25 to 34 years	1,815	10.4%
35 to 44 years	2,562	14.7%
45 to 54 years	3,016	17.3%
55 to 59 years	1,117	6.4%
60 to 64 years	999	5.7%
65 to 74 years	1,326	7.6%
75 to 84 years	1,000	5.7%
85 years and over	379	2.2%
<b>Total</b>	<b>17,479</b>	<b>100.0%</b>

Source: DP-1: Profile of General Population and Housing Characteristics 2010

### Household Size & Type

According to the 2010 Census, Dumont had a total of 1,685 or 26.5% non-family households. Non-family households include persons living alone or a householder who is not related to any of the other persons sharing their home. A total of 1,487 households or 23.4% of households within the Borough are composed of only one person. As for family households, they encompassed 73.5% of the households within the Borough in 2010. Surprisingly, only 27.7% of husband-wife households within Dumont contained children under the age of 18. See the table below for additional details.

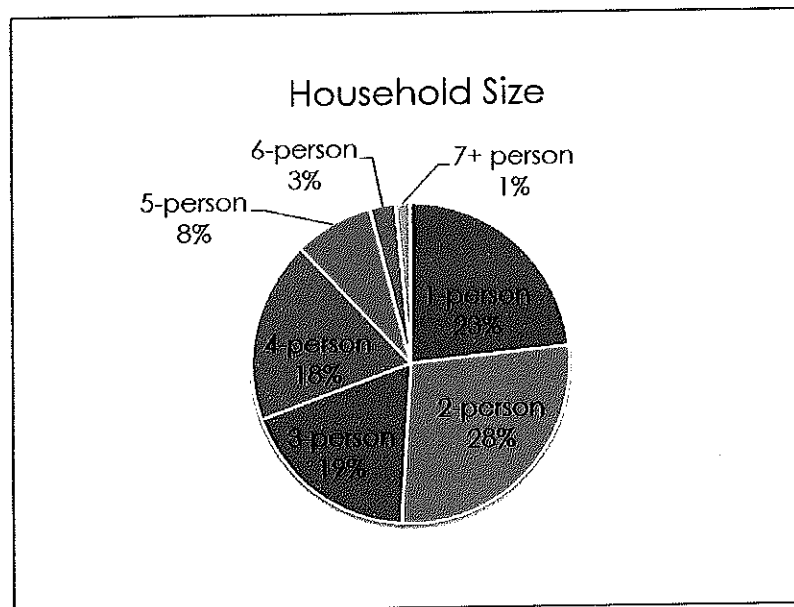
HOUSEHOLD TYPE AND SIZE		
Type	Number	Percent
<b>Family Households</b>	<b>4,679</b>	<b>73.5%</b>
Husband-Wife Family	3,706	58.2%
with children under 18	1,764	27.7%
Male Householder, no wife	263	4.1%
Female Householder, no husband	710	11.2%
<b>Non-family Households</b>	<b>1,685</b>	<b>26.5%</b>
Male living alone	553	8.7%
Female living alone	934	14.7%
<b>Total</b>	<b>6,364</b>	<b>100.0%</b>



In 2010, the average household size in Dumont was 2.75 persons, while the average family size was 3.27 persons. As shown in the table below, the most common household size within Dumont Borough in 2010 was a two-person household, which totaled 27.7% or 1,760 households. Second most common were one-person households with 23.4% of all households. The "nuclear" four-person family only represented 18.4% of households within Dumont.

HOUSEHOLD SIZE		
Size	Total	Percent
1-person	1487	23.4%
2-person	1,760	27.7%
3-person	1176	18.5%
4-person	1171	18.4%
5-person	514	8.1%
6-person	166	2.6%
7+ person	90	1.4%
Total	6,364	100.0%

Source: 8250009: Tenure by Household Size 2009-2013 American Community Survey 5-Year Estimates



### Income & Poverty Status

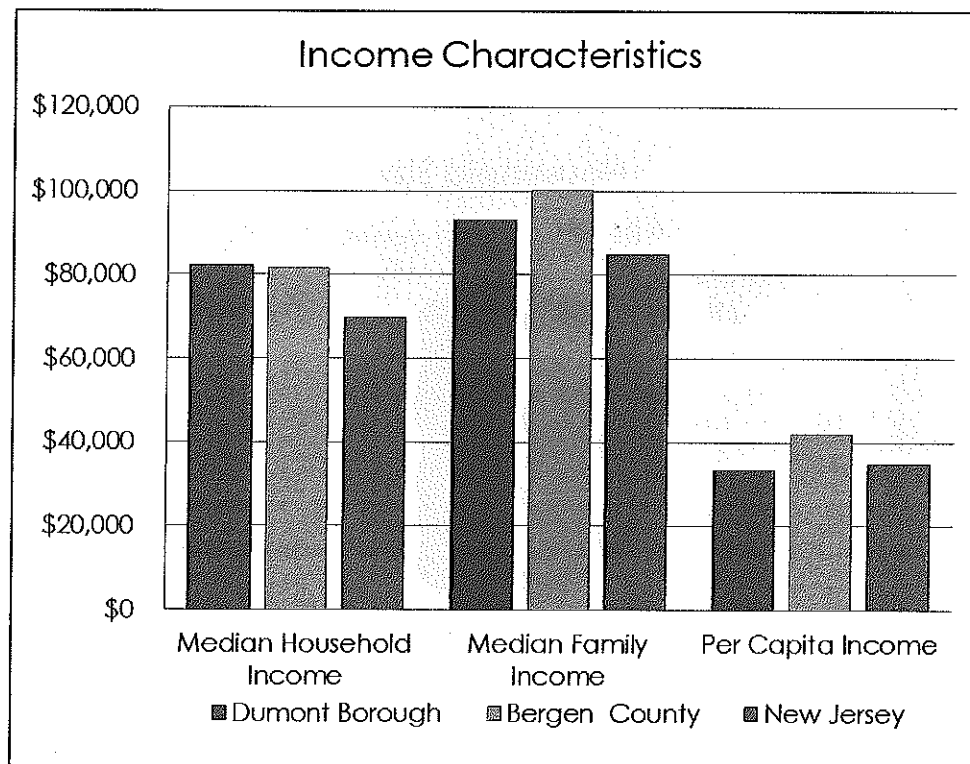
The 2010 Census data has not yet been released for income and poverty. Therefore, five-year American Community Survey (hereinafter "ACS") estimates had to be relied upon. The ACS data indicates that the median household income for Dumont was \$82,286 in 2010. This is \$578 higher than the median household income for Bergen County and \$12,475 higher than the State's median household income. The Borough's median family income was roughly \$7,000 less than the County's, but \$8,000 more than the State's.

As for per capita income, Dumont's is estimated at \$33,518. The County's per capita income is projected to be \$42,006, while the State's is estimated to be \$34,858.

Finally, in reviewing poverty status of both people and families, Dumont fairs much better than the County and State. The ACS estimates that Dumont had a people poverty status of 3.2% and a family poverty status of 2.5%. These percentages are roughly half that of the County and approximately a third of the State's poverty rate. See the table below for details.

INCOME CHARACTERISTICS			
Income Type	Dumont Borough	Bergen County	New Jersey
Median Household Income	\$82,286	\$81,708	\$69,811
Median Family Income	\$93,125	\$100,310	\$84,904
Per Capita Income	\$33,518	\$42,006	\$34,858
Poverty Status (Percent of People)	3.2%	7.2%	6.7%
Poverty Status (Percent of Families)	2.5%	5.6%	9.1%

Source: DP03: Selected Economic Characteristics 2006-2010 American Community Survey 5-Year Estimates



Dumont's household income data is sourced from the ACS five-year estimates. Over 1,200 households (20.4%) had an income between \$75,000 and \$99,999 in 2010. A total of 1,129 households (18.4%) had an income of \$100,000 to \$149,999. Slightly more than a quarter of households within Dumont (25.2%) had an income less than \$49,999 in 2010 as shown in the table on page 10.

HOUSEHOLD INCOME						
	Dumont Borough		Bergen County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	263	4.3%	13,533	4.1%	167,356	5.3%
\$10,000 to \$14,999	146	2.4%	10,627	3.2%	126,043	4.0%
\$15,000 to \$24,999	334	5.4%	22,312	6.7%	251,596	7.9%
\$25,000 to \$34,999	437	7.1%	21,850	6.5%	250,896	7.9%
\$35,000 to \$49,999	370	6.0%	31,782	9.5%	354,166	11.2%
\$50,000 to \$74,999	1,113	18.1%	53,497	16.0%	537,687	16.9%
\$75,000 to \$99,999	1,253	20.4%	44,819	13.4%	428,486	13.5%
\$100,000 to \$149,999	1,129	18.4%	62,133	18.6%	548,970	17.3%
\$150,000 to \$199,999	679	11.0%	32,815	9.8%	248,860	7.8%
\$200,000 or more	423	6.9%	40,506	12.1%	262,009	8.2%
Total	6,147	100.0%	333,874	100.0%	3,176,069	100.0%

Source: DP03: Selected Economic Characteristics 2006-2010 American Community Survey 5-Year Estimates

#### 4) Dumont's Housing Demographics

It should be noted that where 2010 Census data has been released and is readily available, it has been used in the housing demographics which follow. Otherwise, 2006-2010 ACS Estimates are utilized. Note that marginal differences in the number of housing units are due to the differing methodologies of the ACS Estimates and Decennial Census.

##### Housing Type

In 2000, the Census reported that there were 6,542 dwelling units in Dumont. The Borough's housing stock includes single-family detached units, single-family attached units and multi-family dwellings. Single-family detached dwellings totaled 4,632 or 71.6% of the Borough's housing stock. Single-family attached houses (e.g. townhomes) composed 139 or 2.3% of Dumont's housing stock in 2000. Two unit dwellings comprised 10.9% of the housing stock, while 20 or more unit buildings (e.g. David F. Roche Apartments) totaled 7.8%.

According to the five-year ACS estimates, Dumont contained 6,311 housing units in 2010. Single-family detached homes still comprised the overwhelming majority of the housing stock (71.4%), while two unit dwellings and 20 or more unit buildings tied for second highest at 9.1%. See the table on the following page for details.

HOUSING TYPE BY UNITS IN STRUCTURE		
Unit type	Number of Units	Percent
1, Detached	4,509	71.4%
1, Attached	147	2.3%
2	576	9.1%
3 or 4	81	1.3%
5 to 9	146	2.3%
10 to 19	278	4.4%
20 or more	574	9.1%
Mobile Home	0	0.0%
Other	0	0.0%
<b>Total</b>	<b>6,311</b>	<b>100.0%</b>

Source: DP04: Selected Housing Characteristics 2006-2010 American Community Survey 5-Year Estimates

Of the estimated 6,311 units in 2010, 203 or 3.2% of the housing stock is affordable. This includes the following developments:

- David F. Roche Apartments – 99 units
- Bethesda Lutheran Services Group Home – 4 bedrooms
- Community Options Group Home – 3 bedrooms
- ARC Group Home – 5 bedrooms
- Advance Housing – 3 bedrooms
- St. Mary's Senior Residence – 49 units
- Schraalenburgh Senior Housing – 40 units

### Occupancy Status

In 2010 the Borough's housing vacancy rate was 2.7%, which was almost half of the County's vacancy rate of 4.7%. As the table on page 12 shows, the majority of the vacancies were dwellings for rent, at 65 units. Houses for sale totaled 32 units or 0.5% of the Borough's dwellings. Of the housing units within Dumont, 73.0% were owner occupied, while 27.0% were renter occupied.

The 2010 average household size in Dumont was 2.75 persons, while the average family size was 3.27 persons. Comparing tenure, the average owner occupied household size was 3.00 persons in 2010, while the average renter occupied household size was only 2.07 persons.

OCCUPANCY STATUS		
	Household	Percent
Occupied Total	6,147	97.2%
Owner Occupied	4,368	71.1%
Renter Occupied	1,779	28.9%
Vacant Total	178	2.8%
For rent	65	36.5%
Rented, not occupied	5	2.8%
For Sale	32	18.0%
Sold, not occupied	7	3.9%
Seasonal	12	6.7%
Other	57	32.0%
Total	6,325	100.0%

Source: QT-H1: General Housing Characteristics: 2010 Census Summary File  
and  
DP04: Selected Housing Characteristics 2009-2013 American Community  
Survey 5-Year Estimates

## Value & Rent of Housing Stock

Census 2010 data for value and rent of housing stock has yet to be released; therefore, five-year ACS estimates have been utilized. The median home value in 2010 was estimated to be \$399,500 for the Borough. This value has an estimated margin of error of +/- \$12,515, which means that median value within Dumont for 2010 could range from \$386,985 to \$412,015.

Of Dumont's 4,368 estimated owner occupied housing units, the majority (74.2%) are valued between \$300,000 and \$499,999. A total of 648 homes or 14.8% of the total are approximated to be valued between \$500,000 and \$999,999. According to the ACS, roughly 40 homes or 0.9% of the housing stock is valued over a million dollars.

VALUE OF OWNER OCCUPIED UNITS		
Value	Number of Units	Percent
Less than \$199,999	166	3.8%
\$200,000 to \$299,999	271	6.2%
\$300,000 to \$499,999	3,243	74.2%
\$500,000 to \$999,999	648	14.8%
\$1,000,000 or more	40	0.9%
Total	4,368	100.0%

Source: DP04: Selected Housing Characteristics 2009-2013 American Community Survey 5-  
Year Estimates

The 2010 median estimated rent for the Borough is \$1,194. The majority, 999 or 56.2%, of the Borough's rental units rented between \$1,000 and \$1,499 a month in 2010. A total of 251 units (14.1%) charged \$1,500 to \$1,999 monthly. Surprisingly, 50 or 2.8% of rentals paid no cash rent in Dumont.

COST OF RENTALS		
Cost	Number of Units	Percent
Less than \$1,000	328	18.4%
\$1,000 to \$1,499	999	56.2%
\$1,500 or more	402	22.6%
No cash rent	50	2.8%
<b>Total</b>	<b>1,779</b>	<b>100.0%</b>
Median (in dollars)		\$1,194

Source: DP04: Selected Housing Characteristics 2009-2013 American Community Survey 5-Year Estimates

## Condition of Housing Stock

The Census does not classify housing units as standard or substandard, but it can provide an estimate of the substandard housing units that are occupied by low and moderate income households. The Appellate Division upheld COAH's use of three indicators to determine substandard housing in the State. Those three indicators are houses more than 50 years old, which are overcrowded with more than one person per room. The second indicator is homes lacking complete plumbing and the third indicator are homes lacking kitchen facilities.

The ACS estimates that there are zero homes that lack complete plumbing facilities and zero homes that lack complete kitchens.<sup>5</sup>

CONDITION OF HOUSING STOCK		
Fuel type	Number of Units	Percent
Lack of complete plumbing	0	0.0%
Lack of complete kitchen	0	0.0%
<b>Total Occupied Units</b>	<b>6,349</b>	

Source: DP04: Selected Housing Characteristics 2010-2014 American Community Survey 5-Year Estimates

Housing with 1.01 or more persons per room is an index of overcrowding. In 2014, the Borough contained an estimated 6,349 occupied units. The majority (98.7%) of occupied housing units had 1.0 occupants per room or less according to the ACS data. According to the table below, a total of 83 or 1.3% of housing in Dumont has 1.01 or more persons per room and may be considered overcrowded as shown in the table on page 14.

<sup>5</sup> This does not account for overlapping homes i.e. homes lacking more than one facility/service.

OCCUPANTS PER ROOM		
Occupants	Number of Units	Percent
1.00 or less	6,266	98.7%
1.01 to 1.50	83	1.3%
1.51 or more	0	0.0%
Total	6,349	100.0%

Source: DP04: Selected Housing Characteristics 2010-2014 American Community Survey 5-Year Estimates

The table below depicts the ACS five-year estimates for the age of the housing stock within Dumont in 2014. Approximately 73.6% or 4,650 housing units were built before 1960. Dumont's housing boom occurred between 1940 and 1970, when the Borough constructed over a 1,000 units per decade. Since 1970, the rate at which new housing has been built has decreased significantly. In fact, between 2000 and 2009 only 18 homes were constructed.

AGE OF HOUSING STOCK		
Year Built	Number of Units	Percent
1939 or earlier	1,359	21.5%
1940 to 1949	1,294	20.5%
1950 to 1959	1,997	31.6%
1960 to 1969	1,005	15.9%
1970 to 1979	322	5.1%
1980 to 1989	140	2.2%
1990 to 1999	155	2.5%
2000 to 2009	18	0.3%
2010 or later	21	0.3%
Total	6,311	100.0%

Source: US Census Bureau 2010 ACS 5-Year Est., DP-04 Selected Housing Characteristics

## 5) Dumont's Employment Demographics

Many changes have occurred in the economy between the 2000 and 2010 Census. The stock market crash in 2008 led to many companies either failing or laying off hundreds of workers. Unfortunately, little data regarding employment has been released for the 2010 Census; therefore, five-year ACS estimates had to be relied upon. Other sources are cited where the information is available.

According to the ACS Estimates, Dumont had 9,714 residents in the labor force. Of those 16 years and older, 9,108 persons were employed. A total of 606 persons were not employed. The unemployment rate of Dumont was 2.4% higher than Bergen County in 2010. See the table on the following page for information.

EMPLOYMENT CHARACTERISTICS		
Employment	Number	Percent
In Labor Force	9,714	69.6%
Civilian Labor Force	9,714	69.6%
Employed	9,108	65.3%
Unemployed	606	4.3%
Armed Forces	0	0.0%
Not In Labor Force	4,237	30.4%

Source: 2006-2010 ACS 5-Year Estimates.

## Occupational Characteristics

In 2010, the ACS estimates that 37.5% of the Borough's residents were employed in management, professional, science or arts occupations. Over 1,200 residents are approximated to be employed in the service industry. More than 32.0% of those employed are in sales and office professions. Around 9% of residents are employed in the natural resources, construction or maintenance field.

EMPLOYED CIVILIAN POPULATION BY OCCUPATION (AGE 16 YEARS OR OLDER)				
Occupation	Dumont Borough		Bergen County	
	Total	Percent	Total	Percent
Management, professional, and related	3,416	37.5%	202,204	45.2%
Service	1,278	14.0%	55,654	12.4%
Sales and office	2,927	32.1%	126,681	28.3%
Natural resources, construction, and maintenance	826	9.1%	28,851	6.4%
Production, transportation, and material moving	661	7.3%	34,434	7.7%
Total	9,108	100.0%	447,824	100.0%

Source: DP03: Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates

## Class of Worker

As the 2010 Census data has yet to be released for this category, five-year ACS estimates were relied upon. The majority of workers within the Borough were private wage and salary workers in 2010. Over 7,400 or 81.6% of those employed over age 16 fell into this category. Approximately 13.3% of workers were government employees and 383 or 3.9% were self-employed. The ACS estimates that no one within the Borough was an unpaid family worker in 2010 as shown in the table on page 16.



CLASS OF WORKER		
Class of Worker	Number of Workers	Percent
Private wage and salary workers	7,429	76.5%
Government workers	1,296	13.3%
Self-employed workers	383	3.9%
Unpaid family workers	0	0.0%
Total employed residents	9,108	93.8%
Total unemployed residents	606	6.2%
Total residents in workforce	9,714	100.0%

Source: DP03: Selected Economic Characteristics 2006-2010 American Community Survey 5-Year Estimates

## Employment Projections

The NJTPA estimates that employment within the Borough will grow to 2,960 by 2040.<sup>6</sup> However, prior NJTPA projections (which projected from 2000 to 2030) estimated that the Borough would have 2,890 employees within the municipality by 2030. The newer projections, which estimate employment in the year 2040, have been reduced to more accurately reflect the current economy.

EMPLOYMENT PROJECTION			
Year	Jobs	Change	Percent
2010	1,920	—	—
2040	2,960	1,040	54.2%

Source: NJTPA Employment Forecast by County and Municipality 2010-2040

## In-Place Employment By Industry

New Jersey's Department of Labor and Workforce Development is the entity that reports on employment and wages within the state of New Jersey. The latest municipal-level report was completed in 2014. As the table on page 17 shows, the data illustrates employment for each quarter of 2014 as well as the average employment for the particular industry during the year. Additionally, the average number of establishments is shown in the final column. According to the data, there were 1,328 private sector jobs within the Borough, which were provided by an average of 277 employers. The retail trade industry had the largest average employment with 247 jobs. Construction ranked second with an average of 204 jobs, followed by the accommodations/food sector with 192 jobs on average. The local government education sector provided an average of 1,056 jobs within the Borough in 2014. See the table on page 17 for data on each industry sector.

<sup>6</sup> <http://www.njtpa.org/DataMap/Demog/Forecast/documents/2035DemographicForecastsbyMunicipality--FinalApprovedforWebsite20090824.pdf>

EMPLOYMENT BY INDUSTRY SECTOR AND NUMBER OF EMPLOYEES (2014)					
Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Construction	46	15.6%	204	8.6%	\$53,479
Manufacturing	0	-	0	-	-
Wholesale Trade	0	-	0	-	-
Retail Trade	21	7.1%	247	10.4%	\$25,419
Transp/Warehousing	6	2.0%	32	1.3%	\$30,125
Information	0	-	0	-	-
Finance/Insurance	18	6.1%	64	2.7%	\$38,252
Real Estate	9	3.1%	12	0.5%	\$39,991
Professional/Technical	25	8.5%	98	4.1%	\$41,419
Admin/Waste Remediation	25	8.5%	100	4.2%	\$27,542
Education	6	2.2%	52	2.2%	\$12,969
Health/Social	30	10.2%	178	7.5%	\$42,139
Arts/Entertainment	0	-	0	-	-
Accommodations/Food	32	10.9%	192	8.1%	\$17,334
Other Services	40	13.6%	121	5.1%	\$23,122
Unclassifieds	19	6.5%	28	1.2%	\$32,000
<b>Private Sector Total</b>	<b>277</b>	<b>94.2%</b>	<b>1,328</b>	<b>55.7%</b>	<b>\$33,114</b>
Local Govt Totals	9	52.9%	589	55.8%	\$60,221
Local Govt Education	7	41.2%	442	41.9%	\$60,030
Federal Govt Totals	1	5.9%	25	2.4%	\$58,146
<b>Local Govt Total</b>	<b>17</b>	<b>100.0%</b>	<b>1,056</b>	<b>100.0%</b>	<b>\$60,221</b>

Source: NJ Department of Labor and Workforce Development, Employment and Wages, 2014 Annual Report

## Travel Time to Work

The mean commute time among Dumont residents in 2000 was 30.7 minutes. In 2010, the majority of Dumont workers (58.3%) spent less than a half hour traveling to work. Those spending between a half hour and 45 minutes commuting to work comprise 17.8% of Dumont's workers, whereas those spending 45 minutes or more comprise 24% of workers. See the table on the next page for details.

COMMUTE TIME		
Travel Time (in minutes)	Number of Workers	Percent
Less than 5	84	1.0%
5 to 9	782	9.0%
10 to 14	1,170	13.5%
15 to 19	997	11.5%
20 to 24	1,453	16.7%
25 to 29	569	6.6%
30 to 34	1,121	12.9%
35 to 39	112	1.3%
40 to 44	310	3.6%
45 to 59	808	9.3%
60 to 89	760	8.8%
90 or more	513	5.9%
Total	8,679	100.0%

Source: 2010 American Community Survey 5-year Estimates: Table B08303

## 6) Projection of Housing Stock

As per the MLUL, specifically N.J.S.A 53:27D-310, a housing element must contain a projection of the municipality's housing stock, including the probable future construction of low and moderate income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.

The Department of Community Affairs' Division of Codes and Standards website provides data on Certificates of Occupancy and demolition permits for both residential and non-residential development. Within the Division of Codes and Standards website is the New Jersey Construction Reporter, which contains building permit, certificate of occupancy and demolition data that is submitted by the municipal construction officials within the state each month. The New Jersey Construction Reporter has information dating back to 2000, which can be used to show Dumont's historic development trends.

As shown in the table on the following page, 37 new homes were built between 2000 and 2015. A common trend in the Borough is the demolition of older, smaller homes, which are being replaced by larger, modern houses. Additionally, there are a number of lots that were oversized, where developers applied for a minor subdivision to demolish the existing home and build two new ones. According to the Construction Reporter a total of 132 homes were demolished during the same time period, which results in a net decrease of 95 homes. However, the Borough questions the 70 demolitions that were completed in 2007 as the Borough is not aware of 70 homes demolished that year or for any year during the last decade.

HISTORIC TREND OF RESIDENTIAL CERTIFICATES OF OCCUPANCY & DEMOLITION PERMITS																	
	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	Total
COs Issued	8	9	5	12	0	0	1	0	1	0	0	1	0	0	0	0	37
Demolitions	0	1	8	8	14	10	9	70	12	0	0	0	0	0	0	0	132
Net Development	8	8	-3	4	-14	-10	-8	-70	-11	0	0	1	0	0	0	0	-95

Source: "New Jersey Construction Reporter" - New Jersey Department of Community Affairs.

Projecting into the future, the Borough presently has two homes that have been approved, with permits issued and the homes are under construction. Furthermore, there are a few approved applications, which will generate 10 residential units. Projected development was based on historic development patterns as shown in the previous table. The Borough anticipates issuing 175 new Certificates of Occupancy between now and the end of the Third Round in 2025.

PROJECTION OF RESIDENTIAL DEVELOPMENT												
	16	17	18	19	20	21	22	23	24	25	Total	
CO's Already Issued	3										3	
Approved Developments, Permits Issued												
Single-Family Homes	2										2	
Approved Development												
Single-Family Homes		4									4	
Apartments			6								6	
Pending Applications											0	
Projected Development			48	48	50	3	2	4	3	2	160	
Total	5	4	54	48	50	3	2	4	3	2	175	

Of the units in the previous table, the Borough anticipates that 22 units will be affordable as shown in the table below.

PROJECTION OF AFFORDABLE UNITS											
	16	17	18	19	20	21	22	23	24	25	Total
Landmark Dumont, LLC				11	11						22
Total	0	0	0	11	11	0	0	0	0	0	22

## 7) Capacity for Fair Share

This chapter of the HEFSP provides the following information as required by the rules:

- The Borough's capacity to accommodate its housing needs.
- A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing.
- Lands of developers who have expressed a commitment to provide low and moderate income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

### Land Capacity

Dumont's capacity to accommodate its present and prospective affordable housing need is determined by three components – available land, water capacity and sewer capacity. Note that land development is limited by flood plains, easements (conservation, sewer, water, etc.), parcel size and municipal regulations.

### Utility Capacity

United Water provides the Borough's water and Bergen County Utilities Authority provides Dumont's sanitary sewer service. There are currently no capacity issues with either water or sewer.<sup>7</sup>

### Appropriate Locations for Affordable Housing

Land that is most appropriate for the construction of low and moderate income housing includes the following:

- Block 212, Lot 20 known as 546 Washington Avenue
- Block 215, Lot 1 known as 511 Washington Avenue

The plan for these properties is detailed in Chapter 11.

### Potential Affordable Housing Developers

Developers who have expressed an interest in affordable housing includes the Pulte Group, who sent a letter to the Borough dated January 22, 2016 asking to be added to the service list. The Pulte Group did not propose a site or location for affordable housing. Therefore, the Borough is unable to evaluate the proposal.

Avalon Bay Communities, Inc. submitted a letter to the Borough on June 4, 2015. The letter states that Avalon Bay is interested in constructing an inclusionary development within the Borough, but does not mention a site or provide any specific information. Therefore, the Borough is unable to evaluate the proposal.

Additionally, Landmark Dumont, LLC has expressed an interest to build affordable units. The Borough has recently agreed to permit Landmark Dumont, LLC to construct 146 units on two properties. These parcels are Block 212, Lot 20 and Block 215, Lot 1. Twenty-two of the units will be affordable. The plan for these properties is detailed in Chapter 11.

---

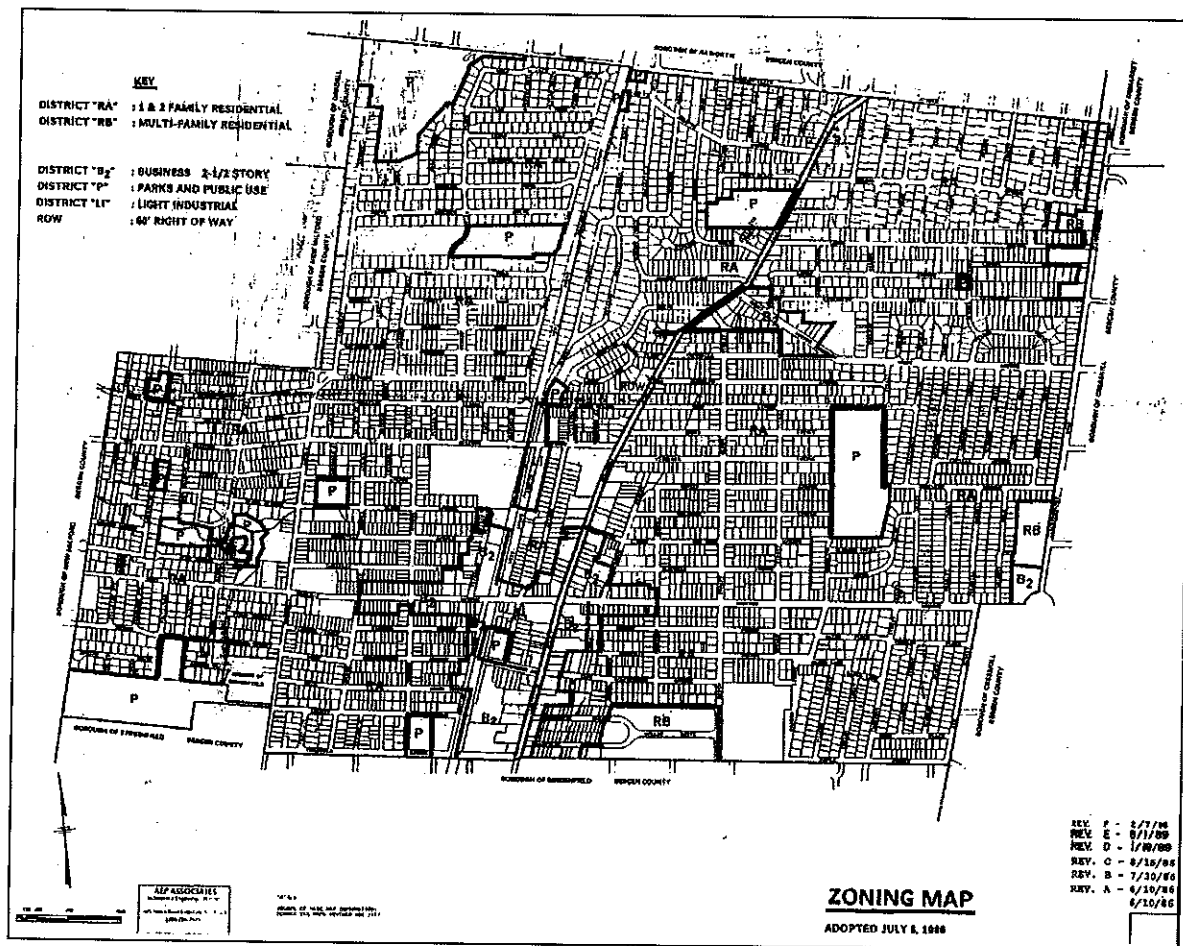
<sup>7</sup> Email dated July 29, 2013 from Dumont Borough Clerk.

## Anticipated Development Patterns

Anticipated land use patterns within the Borough of Dumont will most likely follow the established zoning map (shown below). The overwhelming majority of the Borough is zoned RA, which permits one- and two-family homes on lots of 7,500 and 15,000 square feet, respectively. There are three RB Zones within the Borough, which permit multi-family residential development at a maximum of 15 units per acre. The B2 Zone permits retail stores, banks, offices, restaurants, shopping centers and multi-family dwellings. Finally, the LI Zone permits offices, manufacturing, assembling, wholesale distribution centers, warehouses and repair garages.

The anticipated demand for the types of uses permitted by the zoning based on present and anticipated future demographic characteristics will be the continued demolitions of single-family homes, subdivision of the property into two lots and the construction of single-family homes. Due to the limited vacant land, the majority of new development will be in the form of redevelopment, whereby one use is torn down and replaced with a different use. Older retail uses are likely to be demolished and replaced with more modern structures.

The only change to the land use pattern identified by the zoning map will be the creation of a redevelopment plan that will permit multi-family inclusionary housing on Block 212, Lot 20 known as 546 Washington Avenue and Block 215, Lot 1 known as 511 Washington Avenue. This topic is discussed in greater detail in Chapter 11.



# FAIR SHARE PLAN

## 8) Fair Share Plan

### Content of Fair Share Plan

The Fair Share Plan contains the following information:

- Description of existing credits intended to satisfy the obligation;
- Description of mechanisms that will be used to meet any outstanding obligation; and
- An implementation schedule that sets forth a detailed timetable for units to be provided.

In adopting its housing element, a municipality may provide for its fair share of low and moderate income housing by means of any technique or combination of techniques that provide a realistic opportunity for the provision of the fair share. As per N.J.A.C. 5:93, these potential techniques include but are not limited to:

- Rehabilitation of existing substandard housing units;
- Elderly Cottage Housing Opportunity units (as a Rehabilitation credit);
- Municipally-sponsored and 100% affordable developments;
- Zoning for inclusionary development;
- Alternative living arrangements;
- Accessory apartment program;
- Purchase of existing homes;
- Write-down/buy-down programs; and
- Assisted living residences.

### Regional Income Limits

Dwelling units are affordable to low and moderate income households if the maximum sales price or rental cost is within their ability to pay such costs, based on a specific formula. COAH provides income limits based upon the median gross household income of the COAH housing region in which the household is located. A moderate income household is one with a gross household income equal to or more than 50%, but less than 80%, of the median gross regional household income. A low income household is one with a gross household income equal to 50% or less of the median gross regional household income. Very-low income households are those with a gross household income equal to 30% or less of the median gross household income. Dumont is located in Region 1, which contains Bergen, Hudson, Passaic and Sussex County.

Using the 2014 regional income limits<sup>8</sup>, a four-person household moderate income is capped at \$67,539. Two-person households could make up to \$54,030 and be considered a moderate income household or make up to \$33,769 and be considered a low income household. See the table on the following page for greater detail.

---

<sup>8</sup> Note that these are the latest available income limits published by COAH.



2014 REGIONAL INCOME LIMITS FOR REGION 1 MUNICIPALITIES					
Income	Household Size				
	1 Person	2 Person	3 Person	4 Person	5+ Person
Median	\$59,095	\$67,539	\$75,980	\$84,422	\$91,176
Moderate	\$47,276	\$54,030	\$60,784	\$67,539	\$72,941
Low	\$29,548	\$33,769	\$37,990	\$42,211	\$45,588
Very Low	\$17,729	\$20,261	\$22,794	\$25,327	\$27,353

Source: [http://www.nj.gov/dca/services/lps/hss/admin\\_files/incomelimits.pdf](http://www.nj.gov/dca/services/lps/hss/admin_files/incomelimits.pdf)

## Affordable Housing Requirements

This HEFSP addresses the Prior Round Obligation, which is 34 units.

### 9) Dumont's Affordable Housing Obligation

Dumont's Fair Share Plan describes the projects and strategies the Borough proposes to address its affordable housing obligation. The components addressed by this plan are as follows:

#### Prior Round: 34 units

Dumont has a Prior Round obligation of 34 units to address in this plan. There are minimum and maximum requirements regarding the development of rentals and age-restricted units for the Prior Round Obligation (hereinafter "PRO"):

Minimum rental obligation:

$$= 25\% (\text{precredited need} - \text{prior cycle credits} - \text{rehabilitation obligation})$$

$$= 25\% (67-34-33) = 0$$

It should be noted that N.J.A.C. 5:93-5.15(d)3 limits the number of rental bonuses to the minimum required rental obligation. Therefore, Dumont may receive a maximum of 0 rental bonuses for the PRO.

Maximum age-restricted:

$$= 25\% (\text{precredited need} - \text{prior cycle credits} - \text{rehabilitation credits} - \text{RCAs})$$

$$= 25\% (67-34-33-0) = 0$$

### 10) Existing Affordable Credits

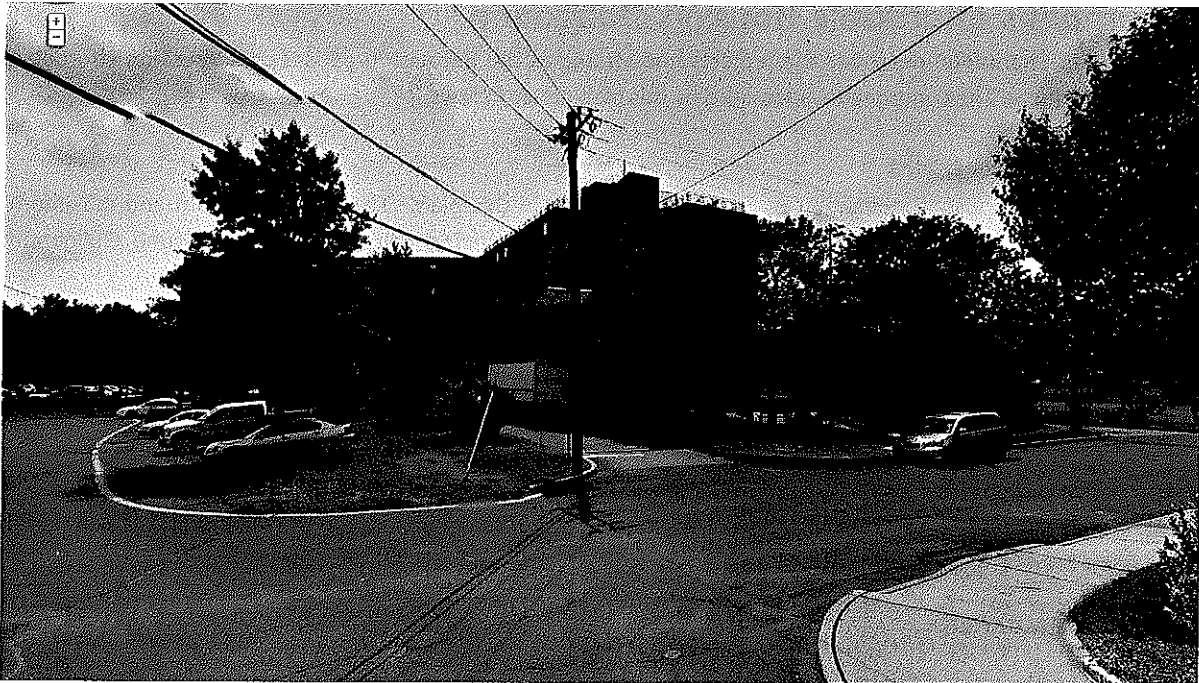
Dumont has a variety of existing credits on-the-ground to apply to its affordable housing obligations. The following sections detail the existing credits within the Borough that are applied to the Prior Round Obligation and credits that can be applied to the obligations that will be assigned by the Court in the future.

## Prior Round Credits

There is one mechanism allocated to the Prior Round Obligation.

### David F. Roche Apartments

David F. Roche apartments is located at 2 Aladdin Avenue in the Borough of Dumont on Block 1105, Lot 16. The six story public housing building is owned by the Housing Authority of Bergen County (hereinafter "HABC"). According to HABC's website, the building contains 99 one bedroom units (see image below<sup>9</sup>). Furthermore, the income limits are \$31,850 for a one person household and \$36,400 for a two person household.<sup>10</sup> However, the HUD rules state that the rent is only allowed to be 30% of a tenant's income. Therefore, if a tenant only receives \$10,000 a year in income, they pay HABC \$3,000 or \$250 a month. The building was dedicated in 1983, constructed with HUD funding. HUD's guidelines require that the facility accept two types of tenants – those age 62 and older and disabled persons; therefore, the building is not entirely age-restricted. Roughly 10% of tenants are non-senior disabled.<sup>11</sup> Finally, HUD's rules mandate that the 99 rental units' affordability controls are perpetual.



The Prior Round Rules have a special category for developments constructed between 1980 and 1986, commonly referred to Prior Cycle Credits. Prior Cycle Credits is defined as a housing unit created between April 1, 1980 and December 15, 1986. N.J.A.C. 5:93-3.2 outlines the requirements for Prior Cycle Credits. A housing unit created during the aforementioned time period is eligible for one for one credit when it has been developed specifically for households whose income does not exceed 80% of the median income. Roche Apartments meets the timeframe requirement, has perpetual affordability controls and is occupied by low and moderate income tenants. Therefore, Roche Apartments meets the criteria for Prior Cycle Credits.

<sup>9</sup> Image courtesy of Google maps.

<sup>10</sup> <http://www.habcnj.org/buildings.html>

<sup>11</sup> Email from Domingo Senande, Executive Director of Housing Authority of Bergen County, dated September 13, 2013.

Based on the aforementioned information, Roche Apartments is eligible for **99 Prior Cycle Credits**. However, only 34 of these credits are needed for the Prior Round Obligation.

#### Prior Round Existing Credit Summary

The one completed mechanism provides 34 credits as shown in the table below, which satisfies the entire Prior Round Obligation.

EXISTING PRIOR ROUND CREDITS						
Project	Credit Type	Tenure	Age Restricted	Credits	Bonus	Total
David F. Roche	Prior Cycle	Rental	Yes	34		34
Total				34		34

#### Surplus Credits

There are eight completed mechanisms that can be applied towards the Borough's affordable housing obligations once they are determined by the Court. These mechanisms are summarized below.

##### David F. Roche Apartments

As indicated above, this 99-unit complex qualifies as a Prior Cycle Credit. Approximately 90 units are occupied by seniors and nine are occupied by non-senior disabled tenants. The complex provides a total of 99 credits, of which 34 are being applied to the Prior Round Obligation. Therefore, there are 65 credits that can be applied to the Borough's future affordable housing obligation. Of this total, it is assumed that **56 are senior credits and nine are non-senior disabled credits**.

##### Bergen County Home Improvement Program

N.J.A.C. 5:93-5.2(g) and (h) requires \$10,000 to be spent per unit and a six-year control on affordability for owner-occupied units.<sup>12</sup> Additionally a major system<sup>13</sup> must be repaired in order for a home to qualify as a credit. Bergen County's Office of Community Development offers a Home Improvement Program for residents. Since April 1, 2000 a total of seven Dumont homeowners have utilized the program. One of the homes is a two-family structure. All eight of the units are owner-occupied according to the County and all homes were raised to code. Liens are held on the home until they are sold.<sup>14</sup> The table on the following page shows the homes where rehabilitation work has been completed and that the average expenditure has been over \$10,000.

<sup>12</sup> The rules specifically require a minimum of \$2,000 per unit to be spent on administration and \$8,000 per unit to be spent on the rehabilitation activity, which totals at least \$10,000.

<sup>13</sup> A major system is defined by N.J.A.C. 5:93-5.2(b) as weatherization, a roof, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems) and/or a load bearing structural system.

<sup>14</sup> Fax from Barbara Ruzanski, Secretary Bergen County Home Improvement Program, Feb. 4, 2015.

BERGEN COUNTY HOME IMPROVEMENT PROGRAM INFORMATION				
Address	Unit Type	Amount Spent	Final Inspection Date	Work Completed
Derby Ln.	Single Family	\$6,950.00	9.26.00	Driveway
W. Quackenbush Ave.	Single Family	\$17,500.00	6.7.00	Smoke Detectors, Roof, Gutters, Leaders, Windows, Electrical, Siding
New Milford Ave.	Single Family	\$4,003.50	8.3.00	Sewer Line Repairs
Glen Ave.	Two Family	\$6,150.00	7.24.00	Smoke Detectors, Plumbing Repairs, Repair Furnance Oil Line
Lenox Ave.	Single Family	\$16,750.00	7.24.00	Smoke Detectors, Storm Door, Roof, Gutters, Leaders, Windows
Sherwood Pl.	Single Family	\$17,500.00	4.29.03	Furnace, Storm Doors, Windows, New GFI Run
Lincoln Ave.	Single Family	\$22,450.00	3.10.10	Roof, Steps, Entry Doors, Window
Average Spent		\$11,412.94		

Source: Fax from Barbara Ruzanski, Secretary Bergen County Home Improvement Program, received on August 27, 2013.

Counties and municipalities have continued to provide rehabilitation programs even when the Council on Affordable Housing was not functioning. They provided loans and improved homes when there was no guiding rule set. The Borough respectfully asks the Court and the Special Master to honor all of the rehabilitations, which have been completed since 2000, that meet N.J.A.C. 5:93-5.2. If these good faith efforts are not rewarded for credit, it will encourage municipalities to do nothing when there are no rules in place or clear guidance is absent.

#### Bethesda Lutheran

Bethesda Lutheran Services operates a group home for four persons licensed by the Department of Human Services' Division of Developmental Disabilities.<sup>15</sup> The facility is located at 59 Sherwood Road on Block 410, Lot 9. Bethesda Lutheran Services purchased the home in 2001 and received their initial license to operate in 2003. The property has five bedrooms; however, the fifth bedroom is used for recreation. Therefore, the home's four bedrooms are occupied by four very-low income clients. The home serves residents age 21 and older.<sup>16</sup>

These units qualify for crediting under N.J.A.C. 5:93-5.8 (alternative living arrangements) and are eligible for rental bonuses under N.J.A.C. 5:93-5.15(d). Based on this information, the Bethesda Lutheran facility is eligible for **four credits and four bonuses**.

#### Community Options

Community Options, Inc. operates a group home for three persons licensed by the Department of Human Services' Division of Developmental Disabilities. The facility is located at 186 Knickerbocker Road on Block 616, Lot 8. Community Options purchased the home in 1998. The property has three bedrooms, occupied by three clients. Clients are age 18 or older and earn less than \$17,000 a year, which qualifies them as very-low income households.<sup>17</sup>

These units qualify for crediting under N.J.A.C. 5:93-5.8 (alternative living arrangements) and are eligible for rental bonuses under N.J.A.C. 5:93-5.15(d). Based on this information, the Community Options facility is eligible for **three credits and three bonuses**.

<sup>15</sup> Email from Linda Brinkman, Area Director of Bethesda Lutheran Communities, dated September 24, 2013.

<sup>16</sup> Telephone conversation with Linda Brinkman, Area Direction of Bethesda Lutheran Communities, on March 25, 2016.

<sup>17</sup> Telephone conversation with Meredith Quinn of Community Options, on March 25, 2016.

#### ARC of Bergen & Passaic County at 261 Depew Street

ARC (Association of Retarded Citizens) of Bergen and Passaic County operates a licensed group home for five very-low income clients. The home is located at 261 Depew Street on Block 918, Lot 16. ARC bought the property in 1996. The group home is licensed by the Department of Human Services' Division of Developmental Disabilities. Clients are age 18 or older.<sup>18</sup>

These units qualify for crediting under N.J.A.C. 5:93-5.8 (alternative living arrangements) and are eligible for rental bonuses under N.J.A.C. 5:93-5.15(d). Based on this information, the ARC facility is eligible for **five credits and five bonuses**.

#### Advance Housing

Advance Housing operates a supportive housing residence for three low income clients at 94 Virginia Avenue (known as Block 919, Lot 15). Advance received a Certificate of Occupancy for the home in 2006. The home has received Special Needs Housing Trust Fund monies and HUD Program Prac 811 funds. The property has a 40 year deed restriction that is required as part of the Housing and Mortgage Finance Agency funding. The home is licensed by the Department of Human Services' Office of Licensing.

These units qualify for crediting under N.J.A.C. 5:93-5.8 (alternative living arrangements) and are eligible for rental bonuses under N.J.A.C. 5:93-5.15(d). Based on this information, the Advance Housing facility is eligible for **three credits and three bonuses**.

#### Schraalenburgh Senior Housing

Penwal Affordable Housing Corporation operates 94 W. Schraalenburgh Way and 95 E. Schraalenburgh Way, which are referred to as the Dumont Senior Housing complex. 94 W. Schraalenburgh Way is referred to as Block 1217, Lot 4 and is owned by the New Jersey Housing and Mortgage Finance Agency (hereinafter "HMFA") according to the tax card. HMFA acquired the parcel in 1995, prior to that property was owned by Penwal Affordable Housing Corporation for roughly a year. The Borough of Dumont was the owner from August of 1993 until it sold the property in August of 1994 to Penwal.<sup>19</sup>

A three story building containing 24 age-restricted apartments occupies 94 W. Schraalenburgh Way. See the image on page 29 of the property.<sup>20</sup>

<sup>18</sup> Telephone message from Alice Sigel of ARC, on March 28, 2016.

<sup>19</sup> [http://tax1.co.monmouth.nj.us/cgi-bin/prc6.cgi?&ms\\_user=glou&passwd=data&srch\\_type=o&adv=o&out\\_type=3&district=0201](http://tax1.co.monmouth.nj.us/cgi-bin/prc6.cgi?&ms_user=glou&passwd=data&srch_type=o&adv=o&out_type=3&district=0201)

<sup>20</sup> Image courtesy of Google maps.



95 E. Schraalenburgh Way is located on Block 1218, Lots 1 and 2 and is owned by Penwal Affordable Housing Corporation according to the tax card. The lot contains a three story building with 16 age-restricted apartments as well as the Dumont Senior Center.

94 W. Schraalenburgh Way and 95 E. Schraalenburgh Way were built in 1995 and received a Certificate of Occupancy on May 12, 1995. The properties offer a total of 40 age-restricted rental units. The development has a 45 year deed restriction, which began in 1995. The units are moderate income. This facility is eligible for **40 age-restricted credits**. Depending on the Borough's future obligations, this property may be eligible for rental bonuses.

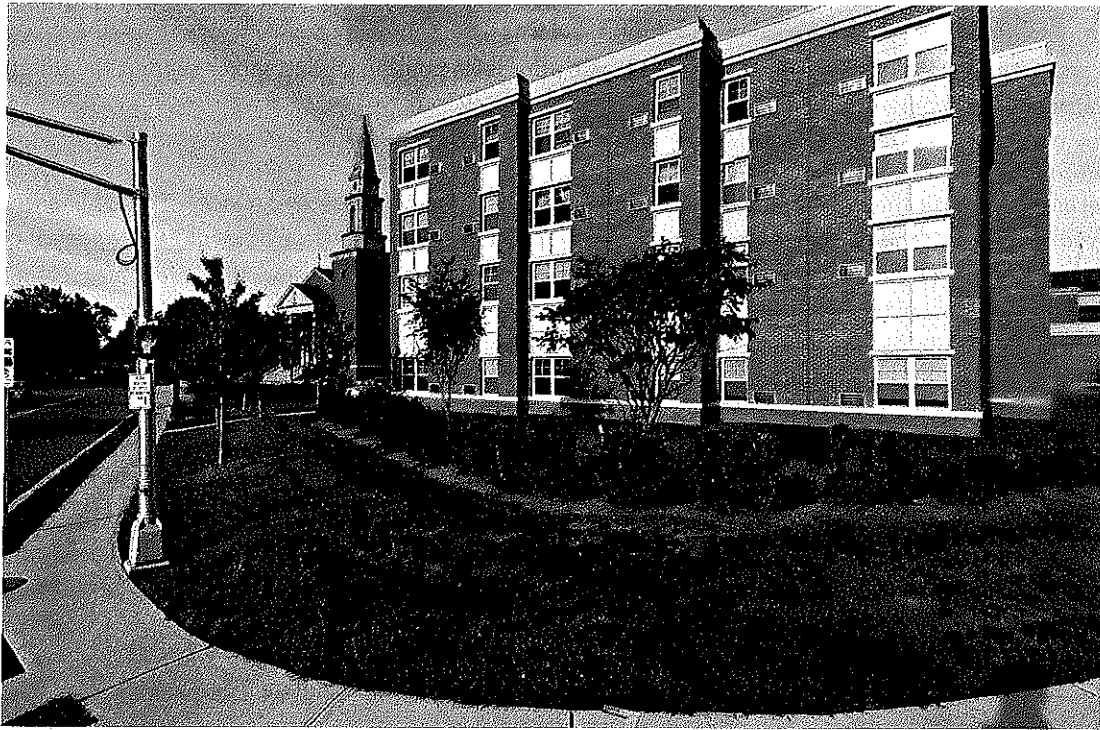
#### **Saint Mary's Senior Residence, Inc.**

Saint Mary's Senior Residence, Inc. is Dumont's newest affordable housing complex, which opened in January of 2010. The facility is located at 258 Washington Avenue on the site of a former church convent. The 43,694 square foot, four story building offers rental units for persons ages 62 and older. Totaling \$10.4 million to build, the project was made possible by the collaboration between the Domus Corporation (the housing arm of the Archdiocese of Newark), the Borough of Dumont, the County of Bergen and the US Department of Housing and Urban Development.<sup>21</sup>

The 49 one-bedroom apartments are deed restricted for 40 years. (An image of the new structure can be found on page 30.<sup>22</sup>) Based on this information, Saint Mary's is eligible for **49 age-restricted credits**. Depending on the Borough's future obligations, this property may be eligible for rental bonuses.

<sup>21</sup> [http://www.northjersey.com/news/88330272\\_New\\_senior\\_housing\\_complex\\_officially\\_dedicated\\_in\\_Dumont.html?c=y&page=1](http://www.northjersey.com/news/88330272_New_senior_housing_complex_officially_dedicated_in_Dumont.html?c=y&page=1)

<sup>22</sup> Images courtesy of Google maps.



#### Surplus Credit Summary

The eight completed mechanisms provide 177 credits and at least 15 bonuses as shown in the table below.

EXISTING SURPLUS CREDITS						
Project	Credit Type	Tenure	Age Restricted	Credit	Bonus	Total
David F. Roche	Prior Cycle/100% Aff	Rental	Yes	56	-	56
David F. Roche	Prior Cycle/100% Aff	Rental	No	9		9
Bergen County Housing Improvement Program	Rehabilitation	Owner-Occupied	No	8	-	8
Bethesda Lutheran	Alt. Living	Rental	No	4	4	8
Community Options	Alt. Living	Rental	No	3	3	6
ARC of Bergen & Passaic	Alt. Living	Rental	No	5	5	10
Advance Housing	Alt. Living	Rental	No	3	3	6
94 W. & 95 E. Schraalenburgh	100% Affordable	Rental	Yes	40	-	40
Saint Mary's Senior Residence	100% Affordable	Rental	Yes	49	-	49
Total				177	15	192

## 11) Proposed Mechanisms and Credits

There are two proposed mechanisms that will generate affordable housing credits and/or support the Borough's affordable housing program.

### Development Fee Ordinance

On December 1, 2015 the Borough of Dumont adopted a Development Fee Ordinance. The Ordinance was approved by Judge Meehan on November 2, 2015 via an Order to Approve the Development Fee Ordinance of the Borough of Dumont (see the Appendix). The Development Fee Ordinance will allow the Borough to retain non-residential development fees and collect development fees on new residential construction. The funds will be deposited into a separate interest-bearing account and will be used for the creation of affordable housing, affordability assistance and administration expenses.

### Landmark Dumont, LLC

As detailed in Chapter 1, Dumont was sued by Landmark Dumont, LLC in 2014. The Governing Body settled the case in March of 2016. A Settlement Agreement has been executed by the Governing Body that permits the developer (Landmark) to construct a maximum of 146 units. Landmark is the contract purchaser of two lots within the Borough:

- Block 212, Lot 20 – known as 546 Washington Avenue containing approximately 6.1 acres
- Block 215, Lot 1 – known as 511 Washington Avenue containing approximately one acre

The Settlement Agreement permits:

- At 546 Washington Avenue, Landmark is permitted construct 124 market-rate multi-family units; and
- At 511 Washington Avenue, Landmark is permitted to construct 22 affordable multi-family units.

The map on the following page illustrates the location of the two parcels. Landmark is required to construct 22 affordable rental units with a deed restriction not less than 30 years in length. Landmark is also responsible for administering the affordable housing units.

As per the Settlement Agreement, the Borough is required to declare the two lots as areas in need of redevelopment and/or rehabilitation, adopt a redevelopment plan and to appoint Landmark as the designated redeveloper OR adopt an Ordinance and/or Master Plan and Fair Share Plan to rezone the lots.

The affordable units will qualify for crediting under N.J.A.C. 5:93-5.15 (rental housing) and provide **22 credits**. Depending on the Borough's future obligations, this mechanism may be eligible for rental bonuses under N.J.A.C. 5:93-5.15(d).



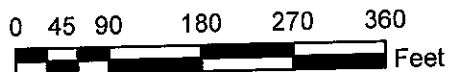
# Legend



511 & 546 Washington Avenue



Dumont Parcels



511 & 546 WASHINGTON AVE.

AERIAL MAP

BOROUGH OF DUMONT

BERGEN COUNTY, NEW JERSEY



APRIL 2016

\\HQFAS11\Survey\GIS\PROJECTS\Municipal\A-010\DU1013A1160407.dwg\_Parm.mxd

### Proposed Mechanism Summary

The table below shows the credits anticipated from the proposed mechanisms.

PROPOSED MECHANISMS						
Project	Credit Type	Tenure	Age Restricted	Credits	Bonuses	Total
Landmark Dumont, LLC	Inclusionary	Rental	No	22	-	22
Total				22	0	22

## 12) Implementation Schedule

The table below provides an anticipated implementation schedule for the mechanisms that are proposed within the Borough of Dumont.

IMPLEMENTATION SCHEDULE										
Project	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Development Fee Ordinance										
Collect Fees										
Landmark Dumont, LLC										
Rezone property or declare an area in need of redevelopment/rehabilitation and prepare a redevelopment plan										
Developer submits site plans, hearing in front of Planning Board										
Construction										
Residents occupy units										

# APPENDIX

## 13) Appendix

1. David F. Roche Apartments
  - a. Project Program Information Form (hereinafter "PPIF")
  - b. Deed
2. Bergen County Home Improvement Program
  - a. PPIF
  - b. 2013 Report
  - c. County Mortgage Template
3. Bethesda Lutheran
  - a. PPIF
  - b. Supportive and Special Needs Housing Survey (hereinafter "SSN")
  - c. License
4. Community Options
  - a. PPIF
  - b. SSN
  - c. License
  - d. Mortgage and Security Agreement
5. ARC
  - a. PPIF
  - b. SSN
  - c. License
  - d. Mortgage
6. Advance Housing
  - a. PPIF
  - b. SSN
  - c. Financing, Deed Restriction and Regulatory Agreement
  - d. License
7. Schraalenburgh Senior Housing
  - a. PPIF
  - b. Deed
8. St. Mary's Senior Residence
  - a. PPIF
  - b. Deed Restriction
9. Development Fee Ordinance
  - a. Ordinance #2015-1495
  - b. Court Order
10. Landmark Dumont, LLC
  - a. PPIF

## PROJECT / PROGRAM INFORMATION FORM

Changes to the highlighted areas are to be made directly into the CTM system. All other changes must be made on the form and submitted to COAH. • = Required Field: This field must be filled in in order for CTM to save the record.

### PART A - PROJECT HEADER

Municipality: Borough of Dumont County: Bergen

• Project or Program Name: David F. Roche Apartments

• Project Status (check current status and enter date of action for that status) Status Date

<input type="checkbox"/> Proposed/Zoned	_____
<input type="checkbox"/> Preliminary Approval	_____
<input type="checkbox"/> Final Approval	_____
<input type="checkbox"/> Affordable Units under Construction	_____
<input checked="" type="checkbox"/> Completed (all affordable certificates of occupancy (C.O.) issued)	<u>1983</u>
<input type="checkbox"/> Deleted from Plan	_____

(date approved by COAH)

(Make sure to click the Current field, to mark your status as the most current status.)

• Project Type : (check one)

☐ Accessory apartments      ☐ Assisted Living Residences      ☐ Credits without Controls-Prior Cycle  
☐ ECHO Units      ☐ Inclusionary Development      ☐ Market to Affordable      ☒ New Construction - 100% Affordable  
☐ Redevelopment      ☐ Rehabilitation      ☐ Supportive/Special Needs Housing

If an Inclusionary Development project, identify Project Sub Type: (check all that apply) •

☐ Units constructed on-site      ☐ Units constructed off-site      ☐ Combination      ☐ Growth Share Ordinance

If a Supp/Spec Needs Housing project, identify Project Sub Type: (check one) •

☐ Transitional Facility for the Homeless      ☐ Residential Health Care Facility      ☐ Congregate Living Facility Arrangements  
☐ Group Homes      ☐ Boarding Homes (A through E) (only eligible for credit for 1987-1999 plans)  
☐ Permanent Supportive Housing (unit credit)      ☐ Supportive Shared Living Housing (bedroom credit)

Revised Dec 2012

**PART B – PROJECT DETAIL (Complete all applicable sections)**

COAH Rules that apply to project: ☒ Round 1 ☐ Round 2 ☐ Round 3

Project Address: 2 Aladdin Avenue

Project Block/Lot/Qualifier (list all) Block 1105, Lot 16

Project Acreage: 2.26 Density: 43.8 Set Aside: 100%

- Project Sponsor: (check one) ☐ Municipally Developed ☒ Nonprofit Developed ☐ Private Developer

Project Sponsor Name: Housing Authority of Bergen County

Project Developer Name: Housing Authority of Bergen County

Planning Regions: (check all that apply)

☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 4B ☐ 5 ☐ 5B

☐ Highland Preservation ☐ Highlands Planning Area ☐ Pinelands ☐ Meadowlands

☐ CAFRA ☐ Category 1 Watershed

Project Credit Type: (check one)

☒ Prior-cycle (1980 – 1986) ☐ Post-1986 completed Proposed/Zoned ☐ Rehabilitation

Project Credit Sub-Type: (if applicable)

☐ Addressing Unmet Need ☐ Extension of Controls (shown as, "Extension of Credit" in CTM)

- Construction Type: (check one) ☒ New (includes reconstruction and conversions) ☐ Rehabilitation

Flags: (check all that apply) ☐ 3.1 Phased ☐ Durational Adjustment ☐ Conversion ☐ Court Project

☐ Density Increase Granted ☐ Mediated Project ☐ Overlay Zone ☐ Result of Growth Share Ordinance

☐ High Poverty Census Tract ☐ Off-Site ☐ Partnership Project ☐ RCA Receiving Project

☐ Reconstruction ☐ Part of Redevelopment Plan

Project Waiver granted: ☐ yes ☐ no Round Waiver was granted: ☐ R1 ☐ R2 ☐ R3

Type of Waiver:

Number of market units proposed: 0 Number of market units completed: 0

Number of market units with certificates of occupancy issued after 1/1/2004:

Number of affordable units under construction:

Condo Fee percentage: (if applicable) n/a

Affordability Average Percentage: <sup>1</sup>

<sup>1</sup> "Affordability Average" means an average of the percentage of median income at which restricted units in an affordable development are affordable to low and moderate-income households.

**For Contributory or Combination Sites**

Total payment in lieu of building affordable units on site \_\_\_\_\_ 0

Number of affordable units created with payment \_\_\_\_\_ 0

**Municipal or RCA funds committed to project** \_\_\_\_\_ 0**Municipal or RCA funds expended** \_\_\_\_\_ 0**Funding Sources (check all that apply)**

- ☐ County HOME   ☐ County Rehab Funds   ☐ CDBG   ☐ Federal Home Loan Bank   ☐ HODAG  
☒ HUD   ☐ HUD 202   ☐ HUD 236   ☐ HUD 811   ☐ HUD HOPE VI   ☐ HUD HOME  
☐ McKinney Funds   ☐ Fannie Mae Multi-Family   ☐ UDAG   ☐ UHOP  
☐ USDA-FHA Rural Development   ☐ USDA-FHA - Section 515   ☐ Development Fees  
☐ Municipal Bond   ☐ Municipal Funds   ☐ Payment in Lieu   ☐ Private Financing   ☐ RCA  
☐ Capital Funding   ☐ Balanced Housing   ☐ Balanced Housing - Home Express  
☐ DCA - Low Income House Tax Credit   ☐ NPP   ☐ DCA Shelter Support Services   ☐ DDD  
☐ DHSS   ☐ DHHS   ☐ HMFA Low Income House Tax Credit   ☐ HMFA   ☐ HMFA HOME  
☐ MONI   ☐ Section 8   ☐ Small Cities   ☐ Other \_\_\_\_\_

Effective date of affordability controls: \_\_\_\_\_ 1983

Length of Affordability Controls: (in years) \_\_\_\_\_ or ☒ Perpetual**Project Contacts: (fill in all that apply)**

Administrative Agent: \_\_\_\_\_ Housing Authority of Bergen County

Property Manager: \_\_\_\_\_ Housing Authority of Bergen County

Rehab Program Administrator: \_\_\_\_\_ N/A

Other: \_\_\_\_\_ N/A

**For Redevelopment Projects:**Does this project require deed restricted units to be removed? ☐ Yes ☐ No

If Yes:

# of deed restricted units removed \_\_\_\_\_  
# of moderate income units removed \_\_\_\_\_  
# of low income units removed \_\_\_\_\_  
# of very low income units removed \_\_\_\_\_  
# of rental units removed \_\_\_\_\_  
# of for-sale units removed \_\_\_\_\_  
# of one-bedroom units removed \_\_\_\_\_  
# of two-bedroom units removed \_\_\_\_\_  
# of three-bedroom units removed \_\_\_\_\_

Revised Dec 2012

## PART C – COUNTS

### Affordable Unit Counts:

Total non-age-restricted 99 Sales        Rentals 99 Total age-restricted        Sales        Rentals       

Complete the chart for the number of non-age-restricted and age-restricted units that are **restricted** for the following income categories (do not report on the income levels of residents currently residing in the units)

<u>Low Income</u>	<u>Non-age restricted</u>	<u>Age-restricted</u>
30% of median income <sup>2</sup>	<u>      </u>	<u>      </u>
35% of median income <sup>3</sup>	<u>      </u>	<u>      </u>
50% of median income	<u>      </u>	<u>      </u>
<u>Moderate Income</u>		
80% of median income	<u>      </u>	<u>      </u>

Note: 30% = less than or equal to 30 percent of median income  
 35% = greater than 30 percent and less than or equal to 35 percent of median income  
 50% = greater than 35 percent and less than or equal to 50 percent of median income  
 80% = greater than 50 percent and less than 80 percent of median income

### Bedroom Distribution of Affordable Units:

Sale units	efficiency low	<u>      </u>	1 bedroom low	<u>      </u>	2 bedroom low	<u>      </u>	3 bedroom low	<u>      </u>
	efficiency mod	<u>      </u>	1 bedroom mod	<u>      </u>	2 bedroom mod	<u>      </u>	3 bedroom mod	<u>      </u>
Rental units	efficiency low	<u>      </u>	1 bedroom low	<u>      </u>	2 bedroom low	<u>      </u>	3 bedroom low	<u>      </u>
	efficiency mod	<u>      </u>	1 bedroom mod	<u>      </u>	2 bedroom mod	<u>      </u>	3 bedroom mod	<u>      </u>

### Completed Units:

Number of affordable units completed in this project 99

Number of affordable units in this project lost through foreclosures, illegal sale or expired affordability controls 0

<sup>2</sup> Pursuant to N.J.A.C. 5:97-3.7 units deed restricted to households earning 30% or less of median income may be eligible for Bonus Credit for Very-Low Income Units. (RCA receiving units not eligible for bonus credits)

<sup>3</sup> Pursuant to N.J.A.C. 5:80-26.3(d) At least 10 percent of all low- and moderate-income rental units must be deed restricted to households earning no more than 35 percent of median income



**PART D - (completed by Sending Municipality)**

**For Approved Regional Contribution Agreements (RCA)**

Sending Municipality	N/A	County	
RCA Receiving Municipality	N/A	County	
COAH approval date	N/A		
Number of units transferred	N/A	Cost per unit	
Total transfer amount	N/A	Amount transferred to date	N/A

**For Partnership Program**

Sending Municipality	N/A	County	
Partnership Receiving Municipality	N/A	County	
Name of Project	N/A		
Credits for Sending Municipality	N/A		
Total transfer amount	N/A	Amount transferred to date	N/A

Summary of Sending Municipality's contractual agreement with Partnership Receiving Municipality

---

---

**SUBURBAN TITLE & ABSTRACT, INC.  
18 RAILROAD AVE. SUITE 104  
ROCHELLE PARK, NJ 07662  
P 201.489.7985 F 201.489.3853  
INFO@SUBURBANTITLE.COM**

---

March 17, 2014

**REFERENCE NO.** STA-354

**CLIENT:** Gregg F. Paster, Esq.

**PRESENT OWNER DEED SEARCH ONLY**

**PREMISES:** 2 Aladdin Ave, Borough of Dumont, County of Bergen, State of New Jersey  
**TAX LOT:** 16 **BLOCK:** 1105

**TITLE VESTED IN:** The Housing Authority of the County of Bergen by deed from the Borough of Dumont, dated 3/112/1981, recorded 3/12/1981 in Deed Book 6619 page 919 and more fully described therein — see copy attached.

**FOR INFORMATION ONLY:** See attached Deed Book 5613 page 120  
Recorded 2/9/1972.

**SUBJECT TO:**

- 1) Tax Search: Not ordered per applicant
- 2) Upper Court Judgments Search: Not ordered per applicant
- 3) Survey and Inspection
- 4) Title run in deeds only for Present Owner's Deed for the above captioned premises.

**COUNTY INDEX DATE:** 2/24/2014

This accommodation search follows your instructions. This is not a commitment for title insurance. It is expressly understood and agreed that Suburban Title & Abstract's liability for any claim, loss or damage resulting from errors and omissions, whether or not caused by Suburban Title & Abstract, Inc., shall be limited to the amount of \$100.00.



Richard G. Renna  
Suburban Title & Abstract, Inc.

This Deed, made the 12<sup>th</sup> day of MARCH 1981,

Between THE BOROUGH OF DUMONT, a municipal

a corporation existing under and by virtue of the laws of the State of New Jersey  
having its principal office at 50 Washington Avenue  
in the Borough of Dumont in the County of  
Bergen and State of New Jersey herein designated as the Grantor,

And

THE HOUSING AUTHORITY OF THE COUNTY OF BERGEN,  
a body corporate and politic

located at 190 Moore Street  
in the City of Hackensack in the County of  
Bergen and State of New Jersey herein designated as the Grantee;

Witnesseth, that the Grantor, for and in consideration of (\$325,000.00) -----  
THREE HUNDRED TWENTY-FIVE THOUSAND AND 00/100 DOLLARS and such other consideration  
as the Grantee may pay upon further appraisal of the premises; all in  
lawful money of the United States of America, to it in hand well and truly paid by the Grantee, at or  
before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, and the  
Grantor being therewith fully satisfied, does by these presents grant, bargain, sell and convey unto the  
Grantee forever,

All that tract or parcel of land and premises, situate, lying and being in the  
County of Bergen in the Borough of Dumont and State of New Jersey, more particularly described as follows:

BEGINNING at a point on the westerly right of way line of Aladdin Avenue,  
50 feet wide, said point being 400 feet south of the intersection of said  
westerly right of way line of Aladdin Avenue with the southerly right of way  
line of Second Street and running, thence, (1) Along the southerly projection  
of said westerly right of way line of Aladdin Avenue South 07 degrees 19  
minutes 06 seconds West 200.00 feet to a point; thence (2) South 82 degrees  
32 minutes 06 seconds East 180.00 feet to a point; thence (3) South 07 degrees  
21 minutes 54 seconds West 250.80 feet to a point on the municipal boundary  
line between the Borough of Dumont and the Borough of Bergenfield, thence;  
(4) Along same North 82 degrees 32 minutes 06 seconds West 284.80 feet to a  
point; thence, (5) North 07 degrees 19 minutes 06 seconds East 450.80 feet  
to a point; thence (6) South 82 degrees 32 minutes 06 seconds East, 135.00 feet  
to the point or place of BEGINNING.

BEING the same premises designated as Block 293, Lot 1 on the Tax Map of  
the Borough of Dumont.

BEING the same premises conveyed to the Borough of Dumont, a municipal  
corporation existing under the laws of the State of New Jersey, from the  
Borough of Bergenfield, a municipal corporation existing under the laws of  
the State of New Jersey, by deed dated December 29, 1971 and recorded on  
February 9, 1972 in Deed Book 5613 at Page 120.

This transfer is being made in accordance with the Housing and Redevelopment  
Cooperation Law, L. 1938, Ch. 20, amended by L. 1979, Ch. 345 §2.

SUBJECT to possible additional taxes assessed or levied under R.S. 54:4-63.1.

SUBJECT to no right of ingress and egress to the subject premises from any  
public thoroughfare.

SUBJECT to rights of neighboring owners and others in and to any road, street,  
lane or path, ditch, drain or sewer, brook, stream or water course crossing,  
touching or abutting the subject premises.

\* In accordance with an amended Option Agreement dated February 5, 1981  
executed between the parties

DEED 5619-518

In the event the grantee determines not to construct a senior citizen housing project on the subject property, the grantor shall have a right of reversion in the subject property upon grantor's refund to grantee of the purchase price.

RECEIVED

MAR 12 2 09 PM '81

*Carroll R. Hinton*

BERGEN COUNTY CLERK

Together with all and singular the buildings, improvements, ways, woods, waters, watercourses, rights, liberties, privileges, hereditaments and appurtenances to the same belonging or in anywise appertaining; and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and of every part and parcel thereof; And also all the estate, right, title, interest, use, possession, property, claim and demand whatsoever, of the Grantor both in law and in equity, of, in and to the premises herein described, and every part and parcel thereof, with the appurtenances. To Have and to Hold all and singular, the premises herein described, together with the appurtenances, unto the Grantees and to Grantees' proper use and benefit forever.

And the Grantor covenants that it has not done or executed, or knowingly suffered to be done or executed, any act, deed or thing whatsoever whereby or by means whereof the premises conveyed herein, or any part thereof, now are or at any time hereafter, will or may be charged or encumbered in any manner or way whatsoever.

In all references herein to any parties, persons, entities or corporations, the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

Wherever in this instrument any party shall be designated or referred to by name or general reference, such designation is intended to and shall have the same effect as if the words "heirs, executors, administrators, personal or legal representatives, successors and assigns" had been inserted after each and every such designation.

In Witness Whereof, the Grantor has caused these presents to be signed and attested by its proper corporate officers and its corporate seal to be hereto affixed the day and year first above written.

ATTEST:

*Mary C. Price*  
Borough Clerk

By: *John J. Eckel*  
JOHN J. ECKEL Mayor

State of New Jersey, County of BERGEN  
that on March 12<sup>th</sup> 1981, before me, the subscriber,

personally appeared MARY C. PRICE

who, being by me duly sworn on her oath, deposes and makes proof to my satisfaction, that she is the Borough Clerk Secretary of the Borough of Dumont, the municipal Corporation named in the within instrument; that John J. Eckel is the Mayor President of said Corporation; that the execution, as well as the making of this instrument, has been duly authorized by a proper resolution of the Board of Directors of the said Corporation; that deponent well knows the corporate seal of said Corporation; and that the seal affixed to said instrument is the proper corporate seal and was thereto affixed and said instrument signed and delivered by said Mayor as and for the voluntary act and deed of said Corporation, in presence of deponent, who thereupon subscribed her name thereto as attesting witness, and that the full and actual consideration paid or to be paid for the transfer of title to realty evidenced by the within deed, as such consideration is defined in P.L. 1968, c. 49, Sec. 1(c), is \$325,000.00.

Sworn to and subscribed before me,  
the date aforesaid.

*March 12, 1981*

*Stephen P. Sinisi*  
Borough Attorney

Prepared by: Stephen P. Sinisi, Esq.

6619-819

CHINIKO  
Consolidation  
By *JA*  
Rec'd  
1981  
Totals  
1981  
1982

31  
**Deed**

THE BOROUGH OF DUMONT, a  
municipal corporation  
of the State of New Jersey  
Assessed at \$33,000.00

TO

HOUSING AUTHORITY OF THE  
COUNTY OF BERGEN, a body  
corporate and politic

Dated March 12th 1981

*Breslin and Breslin  
41 MAIN ST.  
HACKENSACK  
07601*

**ABSTRACTED**

MAR 12 01 08 PM 12.092 14.00 .00 14.00

Consideration  
Rec'dy Trans. Fee  
Recording Fee  
EX  
BY R.C. Totals

**Chris Reed**, made the 29th day of December 1971  
Between THE BOROUGH OF DUMONT and THE BOROUGH OF BERGENFIELD,

municipal corporations  
herein designated as the Grantors,  
And THE BOROUGH OF DUMONT, a municipal corporation of the  
State of New Jersey,

herein designated as the Grantees;

Witnesseth, that the Grantor, for and in consideration of ONE DOLLAR (\$1.00) and  
other good and valuable consideration,

lawful money of the United States of America, to it in hand well and truly paid by the Grantees, at or  
before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, and the  
Grantor being therewith fully satisfied, does by these presents grant, bargain, sell and convey unto the  
Grantees forever, its successors and assigns,

All that tract or parcel of land and premises, situate, lying and being in the  
Boroughs of Dumont and Bergenfield in the  
County of Bergen and State of New Jersey, more particularly described as follows:

**FIRST PARCEL**

BEGINNING at a point in the dividing line between lands of the Mayors  
and Councils of the Boroughs of Bergenfield and Dumont and lands for-  
merly of Harvey Hansen, distant 10.02 feet wasterly on a bearing of  
North 83° 06' West from a point in the westerly line of Prospect  
Avenue, said point on Prospect Avenue being distant 300.66 feet souther-  
as measured along the same from the point of intersection of the  
westerly line of Prospect Avenue with the southerly line of Armour  
Place, thence from said point of beginning running

1. North 03° 06' West along the northerly line of lands of the first  
above mentioned parties, being along the proposed new boundary line  
between the Borough of Bergenfield and the Borough of Dumont being  
also along the dividing line between Lot 1 in Block 7 and Lot 1 in  
Block 6 on the current Tax Map of the Borough of Bergenfield, a dis-  
tance of 425.81 feet to a point in the easterly line of other lands  
of the above mentioned parties, thence

2. North 10° 30' East along the easterly line of lands of the above  
mentioned parties being along the proposed new boundary line between  
the Borough of Bergenfield and the Borough of Dumont, being along the  
rear lines of Lot 1 in Block 6 and Lot 1-A in Block 5 on the current  
Tax Map a distance of 150.31 feet to a point in the northeasterly cor-  
ner of lands of the above mentioned parties and the line of lands now  
or formerly of Ernest Martin, thence

3. North 82° 30' West along the northerly line of lands of the above  
mentioned parties along the proposed new boundary line between the  
Borough of Bergenfield and the Borough of Dumont and continuing along  
the present boundary line between the said Borough of Bergenfield and  
the Borough of Dumont a total distance of 1583.36 feet to a point in  
the same and the present boundary line between the Borough of Bergen-  
field and the Borough of New Milford, being also the westerly line of  
lands of the first above mentioned parties, thence

This Deed, made the 12<sup>th</sup> day of MARCH 1981  
Between THE BOROUGH OF DUMONT, a municipal

a corporation existing under and by virtue of the laws of the State of New Jersey  
having its principal office at 50 Washington Avenue  
in the Borough of Dumont in the County of  
Bergen and State of New Jersey herein designated as the Grantor,  
And  
THE HOUSING AUTHORITY OF THE COUNTY OF BERGEN,  
a body corporate and politic

located at 190 Moore Street  
in the City of Hackensack in the County of  
Bergen and State of New Jersey herein designated as the Grantee;

Witnesseth, that the Grantor, for and in consideration of (\$325,000.00) THREE HUNDRED TWENTY-FIVE THOUSAND AND 00/100 DOLLARS and such other consideration as the Grantee may pay upon further appraisal of the premises, all in lawful money of the United States of America, to it in hand well and truly paid by the Grantee, at or before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, and the Grantor being therewith fully satisfied, does by these presents grant, bargain, sell and convey unto the Grantee forever,

All that tract or parcel of land and premises, situate, lying and being in the Borough of Dumont in the County of Bergen and State of New Jersey, more particularly described as follows:

BEGINNING at a point on the westerly right of way line of Aladdin Avenue, 50 feet wide, said point being 400 feet south of the intersection of said westerly right of way line of Aladdin Avenue with the southerly right of way line of Second Street and running, thence, (1) Along the southerly projection of said westerly right of way line of Aladdin Avenue South 07 degrees 19 minutes 06 seconds West 200.00 feet to a point; thence (2) South 82 degrees 32 minutes 06 seconds East 180.00 feet to a point; thence (3) South 07 degrees 21 minutes 54 seconds West 250.80 feet to a point on the municipal boundary line between the Borough of Dumont and the Borough of Bergenfield, thence; (4) Along same North 82 degrees 32 minutes 06 seconds West 284.80 feet to a point; thence, (5) North 07 degrees 19 minutes 06 seconds East 450.80 feet to a point; thence (6) South 82 degrees 32 minutes 06 seconds East, 135.00 feet to the point or place of BEGINNING.

BEING the same premises designated as Block 293, Lot 1 on the Tax Map of the Borough of Dumont.

BEING the same premises conveyed to the Borough of Dumont, a municipal corporation existing under the laws of the State of New Jersey, from the Borough of Bergenfield, a municipal corporation existing under the laws of the State of New Jersey, by deed dated December 29, 1971 and recorded on February 9, 1972 in Deed Book 5613 at Page 120.

This transfer is being made in accordance with the Housing and Redevelopment Cooperation Law, L.1938, Ch. 20, amended by L.1979, Ch. 345 §2.

SUBJECT to possible additional taxes assessed or levied under R.S. 54:4-63.1.

SUBJECT to no right of ingress and egress to the subject premises from any public thoroughfare.

SUBJECT to rights of neighboring owners and others in and to any road, street, lane or path, ditch, drain or sewer, brook, stream or water course crossing, touching or abutting the subject premises.

\* In accordance with an amended Option Agreement dated February 5, 1981 executed between the parties

6619-106 518

In the event the grantee determines not to construct a senior citizen housing project on the subject property, the grantor shall have a right of reversion in the subject property upon grantor's refund to grantee of the purchase price.

RECEIVED

MAR 12 2 09 PM '81

*Carla A. Shuman*

BERGEN COUNTY CLERK

Together with all and singular the buildings, improvements, ways, woods, waters, watercourses, rights, liberties, privileges, hereditaments and appurtenances to the same belonging or in anywise appertaining; and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and of every part and parcel thereof; And also all the estate, right, title, interest, use, possession, property, claim and demand whatsoever, of the Grantor both in law and in equity, of, in and to the premises herein described, and every part and parcel thereof, with the appurtenances. To Have and to Hold all and singular, the premises herein described, together with the appurtenances, unto the Grantees and to Grantees' proper use and benefit forever.

And the Grantor covenants that it has not done or executed, or knowingly suffered to be done or executed, any act, deed or thing whatsoever whereby or by means whereof the premises conveyed herein, or any part thereof, now are or at any time hereafter, will or may be charged or encumbered in any manner or way whatsoever.

In all references herein to any parties, persons, entities or corporations, the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

Wherever in this instrument any party shall be designated or referred to by name or general reference, such designation is intended to and shall have the same effect as if the words "heirs, executors, administrators, personal or legal representatives, successors and assigns" had been inserted after each and every such designation.

In Witness Whereof, the Grantor has caused these presents to be signed and attested by its proper corporate officers and its corporate seal to be hereto affixed the day and year first above written.

ATTEST

*Mary C. Price*  
Mary C. Price  
Borough Clerk

By: *John J. Eckel*  
JOHN J. ECKEL Mayor

State of New Jersey, County of BERGEN  
that on March 12<sup>th</sup> 1981

I do: Be it Remembered,  
before me, the subscriber,

personally appeared MARY C. PRICE

who, being by me duly sworn on her oath, deposes and makes proof to my satisfaction, that she is the Borough Clerk Secretary of the Borough of Dumont, the municipal Corporation named in the within instrument; that John J. Eckel is the Mayor President of said Corporation; that the execution, as well as the making of this instrument, has been duly authorized by a proper resolution of the Board of Directors of the said Corporation; that deponent well knows the corporate seal of said Corporation; and that the seal affixed to said instrument is the proper corporate seal and was thereon affixed and said instrument signed and delivered by said Mayor as and for the voluntary act and deed of said Corporation, in presence of deponent, who thereupon subscribed her name thereto as attesting witness, and that the full and actual consideration paid or to be paid for the transfer of title to realty evidenced by the within deed, as such consideration is defined in P.L. 1968, c. 49, Sec. 1(c), is \$325,000.00.

Sworn to and subscribed before me,  
the date aforesaid.

*March 12, 1981*

*Stephen P. Sinisi*  
Borough Attorney

Prepared by: Stephen P. Sinisi, Esq.

6619-919



MAP FILED IN REVISION ROOM.

South 89° 02' West along the said present boundary line between the Borough of Bergenfield and the Borough of New Milford, being also the westerly line of lands of the above mentioned parties a distance of 451.00 feet to a point in the same, said last mentioned point being distant 224.25 feet as measured northerly on a bearing of North 9° 02' East from a point and corner where the said boundary line runs in a southerly and westerly direction, said first mentioned point being also distant northerly 75.79 feet as measured along said boundary line from a point where the northerly line of Florence Street in the Borough of New Milford intersects the same, thence

5. South 82° 30' East over lands of the above mentioned parties and along the proposed new boundary line between the Borough of Bergenfield and the Borough of Dumont a distance of 1278.81 feet to a point and corner in the same, thence

6. North 7° 24' East over lands of the above mentioned parties and along the proposed new boundary line between the Borough of Bergenfield and the Borough of Dumont a distance of 272.57 feet to a point and corner in the same, thence

7. South 83° 06' East over lands of the above mentioned parties and along the proposed new boundary line between the Borough of Bergenfield and the Borough of Dumont, said line being parallel to and distant 25.00 feet southerly and at right angles to the first course herein run a distance of 733.69 feet to a point, said point being distant 10.00 feet westerly and at right angles to the westerly line of Prospect Avenue, thence

8. North 10° 35' East along the proposed new boundary line between the Borough of Bergenfield and the Borough of Dumont said line being parallel to and distant 10.00 feet westerly and at right angles to the westerly line of Prospect Avenue a distance of 25.05 feet to a point in the northerly line of lands of the above mentioned parties and the point or place of beginning.

CONTAINING 14.687 acres.

SECOND PARCEL

BEING Lots 5 and 6 in Block 203 on the current Tax Map of the Borough of Dumont, fronting on the southerly side of Armour Place.

CONTAINING 0.15 acres.

This description is drawn in accordance with a survey made by William H. Schwanewede Associates, Borough Engineers, 201 The Plaza, Teaneck, N.J. dated December 10, 1971, as Map X-2445 entitled "Survey of Properties belonging to and situated in the Borough of Bergenfield and the Borough of Dumont, Bergen County, New Jersey" and being designated as Lot 1 in Block 1 and Lot 1 in Block 7 on the current Tax Map of the Borough of Bergenfield, New Jersey, and Lots 5 and 6 in Block 203 on the current Tax Map of the Borough of Dumont, and filed simultaneously herewith.

BEING the same premises set forth in Ordinances passed by the Borough of Dumont and the Borough of Bergenfield and adopted pursuant to law.

The Borough of Bergenfield hereby transfers, conveys and assigns all its right, title and interest in and to the foregoing described tracts in and for the consideration of the movement of the boundary line and the partition of lands.

This Deed is conveyed subject to the fifty (50) foot Right of Way of which the Borough of Dumont is to obtain the width of twenty-five (25) feet, more particularly described as follows:

BEGINNING at a point in the present westerly line of Prospect Avenue at the northerly line of said parties said point being distance 300.66 feet southerly as measured along the same from the point of intersection of the present westerly line of Prospect Avenue with the southerly line of Armour Place, thence from said point of beginning running

1. North  $83^{\circ} 06'$  West along the dividing line between lands formerly of Harry Hansen and the Mayors and Councils of the Boroughs of Bergenfield and Dumont and continuing over lands of the last mentioned parties a distance of 745.10 feet to a point and corner in the same, thence

2. South  $7^{\circ} 24'$  West over lands of the Mayors and Councils of the Boroughs of Bergenfield and Dumont a distance of 50 feet to and at right angles to the extended line of the first course herein described, thence

3. South  $83^{\circ} 06'$  East over lands of the above mentioned parties said line being parallel to the first course herein described and distant 50 feet southerly and at right angles therefrom a distance of 742.32 feet to a point in the present westerly line of Prospect Avenue, thence

4. North  $10^{\circ} 35'$  East along the present westerly line of Prospect Avenue a distance of 50.10 feet to a point in the same, and the point or place of beginning,

Being part of a Right of Way which is to be developed within 18 months after notification of either Borough to the other that it desires to proceed with the improvement, Said 50-foot Right of Way shall grant to the Borough of Dumont full rights of ingress and egress to the above cited property.

The aforesaid description is encompassed as part of the premise set forth in this Deed and is partially included in that description.

Together with all and singular the buildings, improvements, ways, woods, waters, watercourses, rights, liberties, privileges, hereditaments and appurtenances to the same belonging or in anywise appertaining; and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and of every part and parcel thereof; And also all the estate, right, title, interest, use, possession, property, claim and demand whatsoever, of the Grantor both in law and in equity, of, in and to the premises herein described, and every part and parcel thereof, with the appurtenances. To Have and to Hold all and singular, the premises herein described, together with the appurtenances, unto the Grantees and to Grantees' proper use and benefit forever.

And the Grantor covenants that it has not done or executed, or knowingly suffered to be done or executed, any act, deed or thing whatsoever whereby or by means whereof the premises conveyed herein, or any part thereof, now are or at any time hereafter, will or may be charged or encumbered in any manner or way whatsoever.

In all references herein to any parties, persons, entities or corporations, the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

Wherever in this instrument any party shall be designated or referred to by name or general reference, such designation is intended to and shall have the same effect as if the words "heirs, executors, administrators, personal or legal representatives, successors and assigns" had been inserted after each and every such designation.

In Witness Whereof, the Grantor has caused these presents to be signed and attested by its proper corporate officers and its corporate seal to be hereto affixed the day and year first above written.

ATTEST:

BOROUGH OF BERGENFIELD

*H. Radford Beucier*  
H. Radford Beucier, Borough Clerk

*Charles J. O'Dowd, Jr.*  
By: Charles J. O'Dowd, Jr., Mayor  
BOROUGH OF DUMONT

ATTEST:

*Robert C. Veit*  
By: Robert C. Veit, Notary Public

*John R. Zullweger*  
John R. Zullweger, Borough Clerk  
County of Bergen  
that on December 29, 1971, before me, the subscriber, a Notary Public  
of the State of New Jersey,  
personally appeared H. RADFORD BEUCIER,

ss.: *He H. Zullweger*

who, being by me duly sworn on his oath, deposes and makes proof to my satisfaction, that he is the ~~Borough Clerk~~ Borough Clerk of the Borough of Bergenfield, one of the Grantors ~~named in the within instrument~~ named in the within instrument, that ~~CHARLES J. O'DOWD, JR.~~ CHARLES J. O'DOWD, JR. is the Mayor of said Borough, and that the execution, as well as the making of this instrument, has been duly authorized by a proper resolution of the ~~Board of Directors~~ Board of Directors of the said Borough, and that the deponent well knows the corporate seal of said Borough, and that the seal affixed to said instrument is the proper corporate seal and was thereto affixed and said instrument signed and delivered by said Mayor ~~President~~ President and for the voluntary act and deed of said Borough, and that the full and actual consideration paid or to be paid for the transfer of title to realty within the deed, as such consideration is defined in P.L. 1968, c. 40, Sec. 1(a), is \$ 1.00.

Sworn to and subscribed before me,  
the date aforesaid.

*Walter H. Deamer, Jr.*  
Walter H. Deamer, Jr.  
A Notary Public of New Jersey  
My Commission Expires November 1976

*H. Radford Beucier*  
H. Radford Beucier, Borough Clerk

Prepared by: PIERCE, H. DEAMER, JR., ESQ.,  
29 LEGION DRIVE, BERGENFIELD, NEW JERSEY, 07621

JOHN R. ZELLWEGER, Clerk of the State of New Jersey,  
personally appeared before me, and being duly sworn on his oath, deposes and makes proof to  
my satisfaction, that he is the Borough Clerk of the Borough of Dum  
one of the Grantors named in the within Instrument; that ROBERT C.  
VEIT is the Mayor of said Borough; that the execution  
well as the making of this Instrument, has been duly authorized by  
proper resolution of the Mayor and Council of the said Borough of  
Dumont; that deponent well knows the seal of said Borough; and that  
the seal affixed to said Instrument is the proper seal and was there  
affixed and said Instrument signed and delivered by said Mayor and  
the voluntary act and deed of said Borough, in presence of deponent  
who thereupon subscribed his name thereto as attesting witness, and  
that the full and actual consideration paid or to be paid for the  
transfer of title to realty evidenced by the within deed, as such  
consideration is defined in P.L. 1968, c.49, Sec. 1(c), is \$1.00.

*John R. Zellweger*  
JOHN R. ZELLWEGER

Sworn to and subscribed before me,  
the date aforesaid.

*Mary C. Price*  
MARY C. PRICE  
NOTARY PUBLIC OF N.J. JERSEY  
My Commission Expires May 12, 1975

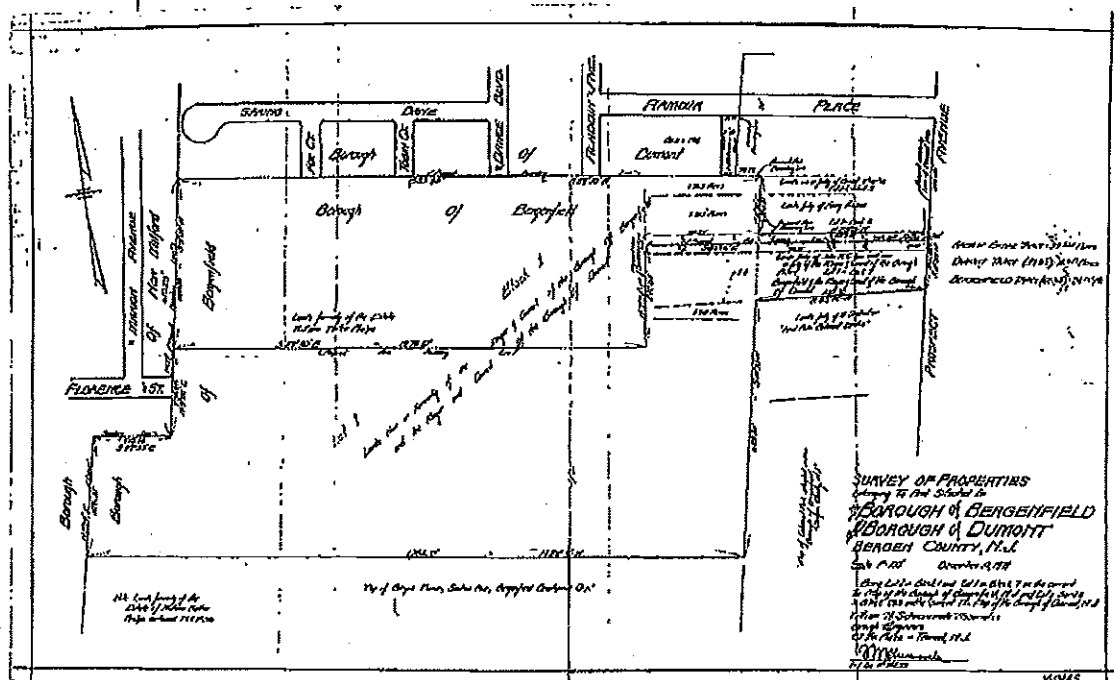
Consideration \$ EX  
Realty Transfer Fee 28  
Recording Fee 1325  
By R.C. Total \$ 1325  
**19** **BER**

THE BOROUGH OF BERGENFIELD and  
THE BOROUGH OF DUMONT,  
Municipal corporations of  
the State of New Jersey  
2 abstracts  
6864 1325 TO 1325  
THE BOROUGH OF DUMONT,  
a municipal corporation of  
New Jersey.

FEB-9 12 1970

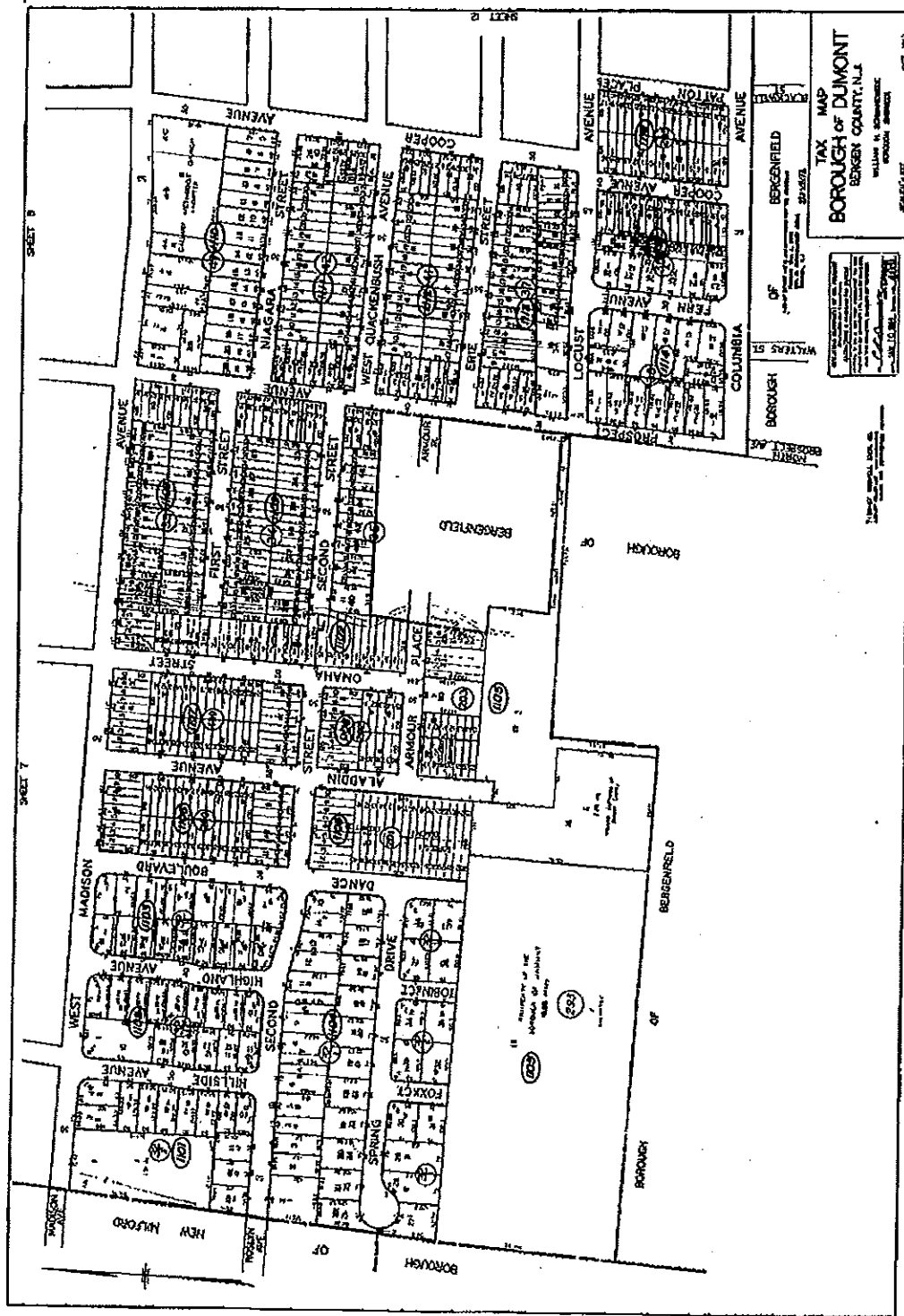
Dated December 29, 1971

Return to:  
Gross, Demetrakis & Donchue, Esqs.  
One Essex Street  
Hackensack, New Jersey 07601



**BERGENFIELD**

Berkeley  
L 1  
B 1  
Direct  
B 293  
B 2  
New 11/05 1/6



TAX MAP  
BOROUGH OF DUMONT  
BERGEN COUNTY, N.J.  
WALTER A. SCHMIDT  
PLANNING ENGINEER  
JAN. 10, 1961

LOT AREA  
LOT VALUE

LEGEND

## PROJECT / PROGRAM INFORMATION FORM

Changes to the highlighted areas are to be made directly into the CTM system. All other changes must be made on the form and submitted to COAH. • = Required Field: This field must be filled in in order for CTM to save the record.

### PART A – PROJECT HEADER

Municipality: Borough of Dumont

County: Bergen

- Project or Program Name: Bergen County Home Improvement Program

- Project Status (check current status and enter date of action for that status)

Status Date

☒ Proposed/Zoned

2013-2018

☐ Preliminary Approval

☐ Final Approval

☐ Affordable Units under Construction

☐ Completed (all affordable certificates of occupancy (C.O.) issued)

☐ Deleted from Plan

(date approved by COAH)

*(Make sure to click the Current field, to mark your status as the most current status.)*

- Project Type : (check one)

☐ Accessory apartments

☐ Assisted Living Residences

☐ Credits without Controls-Prior Cycle

☐ ECHO Units

☐ Inclusionary Development

☐ Market to Affordable

☐ New Construction - 100% Affordable

☐ Redevelopment

☒ Rehabilitation

☐ Supportive/Special Needs Housing

**If an Inclusionary Development project, identify Project Sub Type: (check all that apply) •**

☐ Units constructed on-site

☐ Units constructed off-site

☐ Combination

☐ Growth Share Ordinance

**If a Supp/Spec Needs Housing project, identify Project Sub Type: (check one) •**

☐ Transitional Facility for the Homeless

☐ Residential Health Care Facility

☐ Congregate Living Facility Arrangements

☐ Group Homes

☐ Boarding Homes (A through E) (only eligible for credit for 1987-1999 plans)

☐ Permanent Supportive Housing (unit credit)

☐ Supportive Shared Living Housing (bedroom credit)

Revised Dec 2012



**PART B – PROJECT DETAIL (Complete all applicable sections)**

COAH Rules that apply to project: ☐ Round 1 ☐ Round 2 ☐ Round 3

Project Address: Various

Project Block/Lot/Qualifier (list all) Various

Project Acreage: Various Density: \_\_\_\_\_ Set Aside: \_\_\_\_\_

- Project Sponsor: (check one) ☐ Municipally Developed ☐ Nonprofit Developed ☐ Private Developer

Project Sponsor Name: Bergen County Home Improvement Program

Project Developer Name: Bergen County Home Improvement Program

Planning Regions: (check all that apply)

☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 4B ☐ 5 ☐ 5B

☐ Highland Preservation ☐ Highlands Planning Area ☐ Pinelands ☐ Meadowlands

☐ CAFRA ☐ Category 1 Watershed

Project Credit Type: (check one)

☐ Prior-cycle (1980 – 1986) ☐ Post-1986 completed Proposed/Zoned ☒ Rehabilitation

Project Credit Sub-Type: (if applicable)

☐ Addressing Unmet Need ☐ Extension of Controls (shown as, "Extension of Credit" in CTM)

- Construction Type: (check one) ☐ New (includes reconstruction and conversions) ☒ Rehabilitation

Flags: (check all that apply) ☐ 3.1 Phased ☐ Durational Adjustment ☐ Conversion ☐ Court Project

☐ Density Increase Granted ☐ Mediated Project ☐ Overlay Zone ☐ Result of Growth Share Ordinance

☐ High Poverty Census Tract ☐ Off-Site ☐ Partnership Project ☐ RCA Receiving Project

☐ Reconstruction ☐ Part of Redevelopment Plan

Project Waiver granted: ☐ yes ☐ no Round Waiver was granted: ☐ R1 ☐ R2 ☐ R3

Type of Waiver: \_\_\_\_\_

Number of market units proposed: 0 Number of market units completed: 0

Number of market units with certificates of occupancy issued after 1/1/2004: \_\_\_\_\_

Number of affordable units under construction: \_\_\_\_\_

Condo Fee percentage: (if applicable) n/a

Affordability Average Percentage: n/a

<sup>1</sup> "Affordability Average" means an average of the percentage of median income at which restricted units in an affordable development are affordable to low and moderate-income households.

**For Contributory or Combination Sites**

Total payment in lieu of building affordable units on site \_\_\_\_\_ n/a

Number of affordable units created with payment \_\_\_\_\_ n/a

**Municipal or RCA funds committed to project** \_\_\_\_\_ 0**Municipal or RCA funds expended** \_\_\_\_\_ 0**Funding Sources (check all that apply)**

- ☐ County HOME   ☒ County Rehab Funds   ☐ CDBG   ☐ Federal Home Loan Bank   ☐ HODAG  
☐ HUD   ☐ HUD 202   ☐ HUD 236   ☐ HUD 811   ☐ HUD HOPE VI   ☐ HUD HOME  
☐ McKinney Funds   ☐ Fannie Mae Multi-Family   ☐ UDAG   ☐ UHOPR  
☐ USDA-FHA Rural Development   ☐ USDA-FHA - Section 515   ☐ Development Fees  
☐ Municipal Bond   ☐ Municipal Funds   ☐ Payment in Lieu   ☐ Private Financing   ☐ RCA  
☐ Capital Funding   ☐ Balanced Housing   ☐ Balanced Housing - Home Express  
☐ DCA - Low Income House Tax Credit   ☐ NPP   ☐ DCA Shelter Support Services   ☐ DDD  
☐ DHSS   ☐ DHHS   ☐ HMFA Low Income House Tax Credit   ☐ HMFA   ☐ HMFA HOME  
☐ MONI   ☐ Section 8   ☐ Small Cities   ☐ Other \_\_\_\_\_

**Effective date of affordability controls:** \_\_\_\_\_ Varies**Length of Affordability Controls:** (in years) \_\_\_\_\_ or \_\_\_\_\_ ☒ Perpetual**Project Contacts: (fill in all that apply)****Administrative Agent:** \_\_\_\_\_**Property Manager:** \_\_\_\_\_**Rehab Program Administrator:** Barbara Ruzanski, Secretary of Home Improvement Program**Other:** \_\_\_\_\_**For Redevelopment Projects:**Does this project require deed restricted units to be removed? ☐ Yes ☐ No

If Yes:

# of deed restricted units removed \_\_\_\_\_  
# of moderate income units removed \_\_\_\_\_  
# of low income units removed \_\_\_\_\_  
# of very low income units removed \_\_\_\_\_  
# of rental units removed \_\_\_\_\_  
# of for-sale units removed \_\_\_\_\_  
# of one-bedroom units removed \_\_\_\_\_  
# of two-bedroom units removed \_\_\_\_\_  
# of three-bedroom units removed \_\_\_\_\_

Revised Dec 2012

## PART C – COUNTS

### Affordable Unit Counts:

Total non-age-restricted   tbd   Sales        Rentals        Total age-restricted   tbd   Sales        Rentals       

Complete the chart for the number of non-age-restricted and age-restricted units that are **restricted** for the following income categories (do not report on the income levels of residents currently residing in the units)

<u>Low Income</u>	<u>Non-age restricted</u>	<u>Age-restricted</u>
30% of median income <sup>2</sup>	<u>      </u>	<u>      </u>
35% of median income <sup>3</sup>	<u>      </u>	<u>      </u>
50% of median income	<u>      </u>	<u>      </u>
<u>Moderate Income</u>		
80% of median income	<u>      </u>	<u>      </u>

Note: 30% = less than or equal to 30 percent of median income  
 35% = greater than 30 percent and less than or equal to 35 percent of median income  
 50% = greater than 35 percent and less than or equal to 50 percent of median income  
 80% = greater than 50 percent and less than 80 percent of median income

### Bedroom Distribution of Affordable Units:

<b>Sale units</b>	efficiency low <u>      </u>	1 bedroom low <u>      </u>	2 bedroom low <u>      </u>	3 bedroom low <u>      </u>
	efficiency mod <u>      </u>	1 bedroom mod <u>      </u>	2 bedroom mod <u>      </u>	3 bedroom mod <u>      </u>
<b>Rental units</b>	efficiency low <u>      </u>	1 bedroom low <u>      </u>	2 bedroom low <u>      </u>	3 bedroom low <u>      </u>
	efficiency mod <u>      </u>	1 bedroom mod <u>      </u>	2 bedroom mod <u>      </u>	3 bedroom mod <u>      </u>

### Completed Units:

Number of affordable units completed in this project           

Number of affordable units in this project lost through foreclosures, illegal sale or expired affordability controls           

<sup>2</sup> Pursuant to N.J.A.C. 5:97-3.7 units deed restricted to households earning 30% or less of median income may be eligible for Bonus Credit for Very-Low Income Units. (RCA receiving units not eligible for bonus credits)

<sup>3</sup> Pursuant to N.J.A.C. 5:80-26.3(d) At least 10 percent of all low- and moderate-income rental units must be deed restricted to households earning no more than 35 percent of median income

Revised Dec 2012

**PART D - (completed by Sending Municipality)**

**For Approved Regional Contribution Agreements (RCA)**

Sending Municipality \_\_\_\_\_ County \_\_\_\_\_  
RCA Receiving Municipality \_\_\_\_\_ County \_\_\_\_\_  
COAH approval date \_\_\_\_\_  
Number of units transferred \_\_\_\_\_ Cost per unit \_\_\_\_\_  
Total transfer amount n/a Amount transferred to date n/a

**For Partnership Program**

Sending Municipality \_\_\_\_\_ County \_\_\_\_\_  
Partnership Receiving Municipality \_\_\_\_\_ County \_\_\_\_\_  
Name of Project \_\_\_\_\_  
Credits for Sending Municipality \_\_\_\_\_  
Total transfer amount \_\_\_\_\_ Amount transferred to date n/a

Summary of Sending Municipality's contractual agreement with Partnership Receiving Municipality

\_\_\_\_\_  
\_\_\_\_\_



**COUNTY OF BERGEN  
COMMUNITY DEVELOPMENT**

One Bergen County Plaza - 4<sup>th</sup> Floor • Hackensack, NJ 07601  
(201) 336-7200 • Fax (201) 336-7247

**Kathleen A. Donovan**  
County Executive

**Noreen Best**  
Director

August 26, 2013

Ms. Darlene Green  
Maser consulting  
Perryville III Corporate Park  
53 Frontage Rd - Suite 120  
P.O. 4017  
Clinton NJ 08809

Hackensack, NJ 07601

Noreen Best  
Director

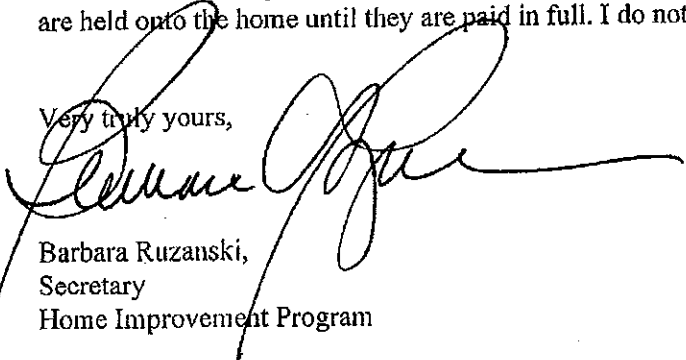
**RE: Dumont COAH Report**

Dear Ms. Green:

I am in receipt of your letter dated 8/22/13. The following is the information you requested.  
The time period is from 4/1/00 to 7/31/13.

All of our Home Improvement Loans are owner occupied. All homes were raised to code. Liens are held onto the home until they are paid in full. I do not have block and lot information.

Very truly yours,

  
Barbara Ruzanski,  
Secretary  
Home Improvement Program

BR/  
Attch.

**DUMONT COAH REPORT**

7 Derby Lane	Single Family \$6,950.00 Final Inspection Date: 9/26/00 Asphalt Driveway
62 W Quackenbush Ave	Single Family \$17,500.00 Final Inspection Date: 6/7/00 Smoke detectors, roof, gutters/leaders, replacement Windows, electrical run, siding
30 New Milford Ave	Single Family \$4,003.50 Final Inspection Date: 8/3/00 Sewer line repairs
226 Glen Ave	2 Family \$6,150.00 Finals Inspection Date: 7/24/00 Smoke detectors, minor plumbing repairs, Repair furnace oil line
101 Lenox Ave	Single Family \$16,750.00 Final Inspection Date: 7/24/00 Smoke detectors, storm door, walks, roof, Gutters/leaders, windows, drywall patch

### DUMONT COAH REPORT

80 Sherwood Pl

Single family \$17,500.00  
Final inspection date: 4/29/03  
Furnace, storm doors, garage door,  
Replacement windows, new GFI run,  
Awning window

136 Lincoln Ave

Single family \$22,450.00  
Final inspection date: 3/10/10  
Roof, front steps, driveway, entry doors,  
Private walks, window

B. C Community Development  
1 Bergen County Plaza - 4th Fl  
Hackensack NJ 07601  
Phone: 201-336-7200  
Fax: 201-336-7245

**Bergen County  
Community  
Development**

# Fax

To: Dartene Carr From: Barbara  
Fax: 908-238-0901 Date: 3/7/14  
Phone: 908-238-0900 Pages: 11  
Re: Rehad Documents CC:  
☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

•Comments:

As per telephone conversation - please  
find attached Mortgage + Mortgage Notes used  
for Home Improvement Loans.

These are used for 70 towns in Bergen  
County.

Any questions please contact me @ 201-336-7234.



**MORTGAGE NOTE****\$.00****Date:** \_\_\_\_\_ **2014****(Borrowers)**

promise to pay to the Home Improvement Program of the County of Bergen, a Body Politic and Corporate of the State of New Jersey, the Lender, at:

1 Bergen County Plaza - 4<sup>th</sup> Floor  
Hackensack, New Jersey 07601 - 7000

the sum of **\$.00** at three (3%) percent interest, from the date hereof to be paid upon any one of the following events.

- a. Any change in the ownership of the mortgaged property; or
- b. If the mortgaged property ceases to be my principal place of residence such that I reside herein for less than seven months of a calendar year; or
- c. The appointment of a receiver of the property, rights, credits, assets of any part thereof, of mine, or;
- d. The filing of a petition by or against me for relief under any bankruptcy or insolvency law; or
- e. An assignment by me of assets for the benefit of creditors; or
- f. Any default in the premises and conditions of the mortgage securing this note, which premises and conditions are made a part of this note as though set forth at length or in the and conditions of any prior mortgage.

**GRACE PERIOD**

In the following instances payment of the principal debt and accumulated interest may be extended for such additional period of time as the Lender deems reasonable:

- a. Where the mortgaged property ceases to constitute Borrower's principal place of residence due to an impairment of health, old age, or related disability, such that Borrower is forced to undergo hospitalization or institutionalization in an old age home.
- b. Where the mortgaged property is conveyed as part of a divorce settlement or separation agreement, in which event the time of maturity may be renegotiated at the discretion of the Lender.
- c. In all other cases upon a showing of compelling need or hardship the Lender reserves the right to extend the time at which the principal debt and accumulated interest shall fall due.

**BORROWER'S OBLIGATIONS**

1. Within ten (10) days of the date of any sale, exchange, transfer or other conveyance of the mortgaged property I the Borrower or his heirs, executors, or representatives shall provide the Lender written notice of the conveyance or transfer.

Any notice to the Borrower or Lender shall be given by mailing such notice by certified mail to each respective party at the following address:

(A) Borrower's Address:

(B) Lender's Address: Department of Community  
Development (Home Improvement Program),  
1 Bergen County Plaza Bldg., 4<sup>th</sup> Floor  
Hackensack, New Jersey 07601-7000 -  
Attention: Home Improvement Program Loan Department

2. If the Lender learns that Borrower failed to disclose a material fact or made a misrepresentation either in the application or in any related agreement, the Lender may immediately declare all or any of the part of the outstanding debt due and owing together with accumulated interest.

3. The Undersigned agrees to diligently prosecute to completion the home repair improvements being financed by this loan, and should dispute with the contractor arise which impairs the completion of said improvement, submit to arbitration in the manner and to the extent specified in addendum to construction Agreement.

4. As security for the payment of the payment of this loan I have signed and delivered to Home Improvement Program of the County of Bergen, a Mortgage dated today on lands

County of Bergen and State of New Jersey.

5. I agree with the holder hereof:

- a. To claim no deduction upon the assessed value of such mortgaged property on account of the monies owing hereon;
- b. To pay all taxes, assessments, water rents and other governmental charges levied or assessed against the mortgaged property within thirty (30) days after the same shall have become due and payable.
- c. To keep the buildings on the mortgaged property insured for the benefit of the holder hereof against damage or loss by fire, flood and such other hazards as the holder hereof shall specify by insurers and in amounts approved by the holder hereof, and to deliver such policy or policies of insurance to the holder hereof.
- d. To keep the buildings and other structures, including fixtures, on the mortgaged property in good and substantial repair and to make such other repairs as may be required by the holder within thirty (30) days from written notice.

6. I further agree that, should thirty (30) days default be made in the payment of any such tax, assessments, water rents or governmental charge, or in the payment of a premium for such insurance, or should any default be made in the obligation to keep the mortgaged property in satisfactory repair and condition, then the holder hereof may pay any such tax, assessment, water rents, governmental charge, insurance premium or the cost to place the mortgaged property in satisfactory repair and condition, and the amount so paid shall be added to the amount owing hereunder and shall be due and payable on demand, with interest at 12% per year.

7. The unpaid balance of the principal sum and accumulated interest of this Note shall immediately become due and payable, at the election of the holder hereof, in the event of:

Any default under the provisions of this Note or  
Mortgage instrument signed this date and securing the terms of this Note.

Delay or failure of the Lender to take any action will not prevent Lender from doing so later.

The laws of the State of New Jersey shall apply to this Note.

This Note cannot be changed except in writing signed by the Lender.

"I", "me" and "my" refer to each signer of this Note.

Each of us is liable to pay any amount due or which may become due separately and individually.

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Witness)

**MORTGAGE NOTE**

TO

**HOME IMPROVEMENT PROGRAM  
OF THE COUNTY OF BERGEN  
A BODY POLITIC AND CORPORATE  
OF THE STATE OF NEW JERSEY**

DATED: \_\_\_\_\_

**RECORD AND RETURN TO:**

Bergen County Home Improvement Program  
1 Bergen County Plaza – 4<sup>th</sup> Floor  
Hackensack, NJ 07601

**MORTGAGE**

This is a real property mortgage given on \_\_\_\_\_ 2014,

By:

Owner(s)

Address:

to County of Bergen Home Improvement Program, 1 Bergen County Plaza , 4<sup>th</sup> Floor  
Hackensack, New Jersey 07601 - 7000, mortgagee, to secure a loan in the sum of  
\$and covering property located in the County of Bergen, State of New Jersey  
commonly known as:

Also known as Block, Lot, on the tax map of the Municipality of  
Being the same premises conveyed to Mortgagor named herein by Deed  
from dated, and recorded in the Bergen County Clerk's Office on , Book of Deeds, Book , Page

**EXPLANATION OF WORDS USED IN THIS DOCUMENT**

- (A) **Mortgage** - This document will be called the Mortgage.
- (B) **I, ME, MINE and MY** - These words refer to each and all of those who sign this Mortgage.
- (C) **YOU and YOUR** - These words refer to County of Bergen Home Improvement Program, having its principal place of business at 1 Bergen County., 4<sup>th</sup> Floor, Hackensack, New Jersey 07601 - 7000, and any future holder of this Mortgage.
- (D) **NOTE** - This refers to a separate document I signed this day by which I acknowledge that I have borrowed the sum of \$, and agree to repay it with three (3%) percent interest to you.

**GIVING OF MORTGAGE AND ITS EFFECT**

On this date, because you loaned me the money for which I gave you the Note, I mortgage to you the Property described in Paragraph 1 below. By this I mean the following:

- A) I give the rights in the property which the law gives to holders of mortgages.
- B) I agree to keep all the promises which I make in the Note and in this Mortgage.

Prepared by:

\_\_\_\_\_(Signature)  
Barbara Ruzanski, for B.C. HIP

If I fail to pay the money I owe you or to keep the other promises made in the Note and in this Mortgage, then you can foreclose this Mortgage. Foreclosure may result in the property being sold to a buyer who will have the right to remove me from the property. The proceeds of the sale may be applied to pay the cost and expenses of the foreclosure action, as well as to pay the money I owe you under the Note and this Mortgage. If the proceeds are not enough to pay these amounts, then you may get a personal judgment against me for the difference.

### **PROPERTY UNDER MORTGAGE**

1) The property I mortgage is a certain piece of land, located and being in the County of Bergen, State of New Jersey:

Also known as Block, Lot, on the tax map of the Municipality of.

The property also includes all my rights in the property and my rights and privileges, if any, to all land, water, streets and roads next to, and on all sides of the property.

The property also includes anything which is now attached to or which will in the future be so attached or which will be built upon the property including but not limited to a building or house.

2) I give you the right to any money which may be necessary to repay the amount I owe you, if any government agency or anyone else authorized by law takes the property or any part of it, which proceeds are included in the property under this Mortgage.

### **PROMISE TO PAY NOTE**

3) I promise to pay you or anyone you name all the amounts specified in the Note.

### **FIRE INSURANCE**

4) For your benefit, I will keep the property insured against loss by fire after such time as any structure has been erected. At your request I will deliver and assign any policy to you and I will not buy any new policy without telling you about it. If I fail to pay the premium for this insurance, within ten (10) days after you ask me, you may do so; I agree to then repay such premium to you when you ask for repayment. I will insure the property for at least an amount equal to the outstanding balance of the Note, and shall name County of Bergen Home Improvement Program as an insured for an amount equivalent to, and to the extent of, the outstanding balance of the Note. County of Bergen Home Improvement Program shall be entitled to such a portion of the insurance proceeds to satisfy any balance of principal and interest to County of Bergen Home Improvement Program under the provisions of the Note that this Mortgage is securing.

### **FLOOD INSURANCE**

5) The federal government has designated certain areas as Special Flood Hazard Areas. If all or part of my property is in a Special Flood Hazard Area, I will be required to keep flood insurance on the property. For your benefit, I will keep the property insured against loss by flood after such time as any structure has been erected. At your request I will deliver and assign any policy to you and I will not buy any new policy without telling you about it. If I fail to pay the premium for this insurance, within ten (10) days after you ask me, you may do so; I agree to then repay such premium to you when you ask for repayment. I will insure the property for at least an amount

equal to the outstanding balance of the Note, and shall name County of Bergen Home Improvement Program as an insured for an amount equivalent to, and to the extent of, the outstanding balance of the Note. County of Bergen Home Improvement Program shall be entitled to such a portion of the insurance proceeds to satisfy any balance of principal and interest to County of Bergen Home Improvement Program under the provisions of the Note which this Mortgage is securing.

### **PRESERVING PROPERTY**

6) I will keep the property in good repair. I will not damage, destroy or substantially change the property. This is a material provision of this Mortgage; I understand that County of Bergen Home Improvement considers this provision of utmost importance. will not allow the property to deteriorate.

### **RIGHT TO INSPECT THE PROPERTY**

7) During the period this mortgage is in effect, you have the right to enter and inspect the property and the buildings thereon, upon reasonable notice at any reasonable time.

### **PAYMENT OF TAXES AND OTHER CHARGES**

8) I will pay when due all taxes, and assessments that are assessed against the property. I will show you receipts for payments of such charges within ten (10) days after you request them.

### **WRITTEN STATEMENT OF AMOUNT DUE**

9) In the event of any disagreement between you and me, upon your request, I will give you a written and signed statement of the amount that I owe you on the Note and this Mortgage and whether or not I have rights or claims to reduce or not pay the amount you say I owe.

### **VIOLATIONS AFFECTING PROPERTY**

10) If I receive notice from you or any governmental body that the property, or my use, occupation or maintenance of that property, violates any law or governmental regulation, then I agree to correct such violation within ninety (90) days.

### **NOTICE**

11) You may give any written notices regarding the Note and this Mortgage to me by personal delivery or by ordinary mail at the address shown above for the property being mortgaged.

### **OWNERSHIP**

12) I represent and warrant that I own the property covered by this Mortgage.

### **PAYMENTS BY YOU**

13) If I do not pay all taxes, assessments, insurance premiums, costs to protect the value of the property, maintenance and any other payments that I am to make under this agreement, you may pay those charges, although you don't have to. If you do pay them I will repay you promptly at your request with interest at the rate specified in the Note and such sum shall be added to the amount I owe you.



**YOUR RIGHT TO REQUIRE PAYMENT OF ENTIRE BALANCE DUE**

14) You may require that the entire balance of my debt to you be paid immediately if I fail to keep any of the promises I made in the Note and this Mortgage.

**ENTIRE BALANCE DUE**

15) You require that the entire balance of my debt to you to be paid immediately upon my sale or transfer of ownership of the property that is the subject of this Mortgage.

**ENFORCEMENT OF YOUR RIGHTS**

16) If you do not exercise or enforce any of your rights under this Mortgage, the Note, or under the law, you will still have all of those rights and you may exercise and enforce them in the future. Each of your rights under the Note and this Mortgage is separate. You may exercise and enforce one or more of those rights as well as any of your rights under the law one at a time or all at once.

**ACKNOWLEDGEMENT OF COPY**

17) I ACKNOWLEDGE THAT I HAVE RECEIVED A TRUE COPY OF THIS MORTGAGE WITHOUT CHARGE.

**LIEN**

18) Mortgagor will receive the advances secured by this Mortgage and will hold the right to receive the advances as a trust fund. The advances will be applied first for the purpose of paying the cost of improvement. Mortgagor will apply the advances first to the payment to the cost of improvement before using any part of the total of the advances for any other purpose.

The Mortgagor has signed this Mortgage as of the date at the top of the first page.

WITNESS

MORTGAGOR(S)

\_\_\_\_\_  
STATE OF NEW JERSEY)  
COUNTY OF BERGEN)

On the \_\_\_\_\_ day of \_\_\_\_\_, 2014, before me personally came , to me known and known to me to be the individual(s) described in and who executed the foregoing instrument, and acknowledged to me that executed the same.  
Signed, sealed and delivered this document as his or her act and deed.

\_\_\_\_\_  
(NOTARY PUBLIC)

**MORTGAGE**

**TO**

**HOME IMPROVEMENT PROGRAM  
OF THE COUNTY OF BERGEN  
A BODY POLITIC AND CORPORATE  
OF THE STATE OF NEW JERSEY**

DATED: \_\_\_\_\_

**RECORD AND RETURN TO:**

Bergen County Home Improvement Program  
1 Bergen County Plaza -- 4<sup>th</sup> Floor  
Hackensack, NJ 07601

## PROJECT / PROGRAM INFORMATION FORM

Changes to the highlighted areas are to be made directly into the CTM system. All other changes must be made on the form and submitted to COAH. • = Required Field: This field must be filled in in order for CTM to save the record.

### PART A – PROJECT HEADER

Municipality: Borough of Dumont

County: Bergen

• Project or Program Name: Bethesda Lutheran Communities (Services)

• Project Status (check current status and enter date of action for that status)

Status Date

☐ Proposed/Zoned

☐ Preliminary Approval

☐ Final Approval

☐ Affordable Units under Construction

☒ Completed (all affordable certificates of occupancy (C.O.) issued)

☐ Deleted from Plan

2003

(date approved by COAH)

*(Make sure to click the Current field, to mark your status as the most current status.)*

• Project Type : (check one)

☐ Accessory apartments

☐ Assisted Living Residences

☐ Credits without Controls-Prior Cycle

☐ ECHO Units

☐ Inclusionary Development

☐ Market to Affordable

☐ New Construction - 100% Affordable

☐ Redevelopment

☐ Rehabilitation

☒ Supportive/Special Needs Housing

If an Inclusionary Development project, identify Project Sub Type: (check all that apply) •

☐ Units constructed on-site

☐ Units constructed off-site

☐ Combination

☐ Growth Share Ordinance

If a Supp/Spec Needs Housing project, identify Project Sub Type: (check one) •

☐ Transitional Facility for the Homeless

☐ Residential Health Care Facility

☐ Congregate Living Facility Arrangements

☒ Group Homes

☐ Boarding Homes (A through E) (only eligible for credit for 1987-1999 plans)

☐ Permanent Supportive Housing (unit credit)

☐ Supportive Shared Living Housing (bedroom credit)

Revised Dec 2012

**PART B – PROJECT DETAIL (Complete all applicable sections)**

COAH Rules that apply to project: ☐ Round 1 ☐ Round 2 ☒ Round 3

Project Address: 59 Sherwood Road

Project Block/Lot/Qualifier (list all) Block 410, Lot 9

Project Acreage: .11 Density: Set Aside: 100%

- Project Sponsor: (check one) ☐ Municipally Developed ☒ Nonprofit Developed ☐ Private Developer

Project Sponsor Name: Bethesda Lutheran Services

Project Developer Name: Bethesda Lutheran Services

Planning Regions: (check all that apply)

☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 4B ☐ 5 ☐ 5B

☐ Highland Preservation ☐ Highlands Planning Area ☐ Pinelands ☐ Meadowlands

☐ CAFRA ☐ Category 1 Watershed

Project Credit Type:(check one)

☐ Prior-cycle (1980 – 1986) ☒ Post-1986 completed Proposed/Zoned ☐ Rehabilitation

Project Credit Sub-Type: (if applicable)

☐ Addressing Unmet Need ☐ Extension of Controls (shown as, "Extension of Credit" in CTM)

- Construction Type: (check one) ☒ New (includes reconstruction and conversions) ☐ Rehabilitation

Flags: (check all that apply) ☐ 3.1 Phased ☐ Durational Adjustment ☐ Conversion ☐ Court Project

☐ Density Increase Granted ☐ Mediated Project ☐ Overlay Zone ☐ Result of Growth Share Ordinance

☐ High Poverty Census Tract ☐ Off-Site ☐ Partnership Project ☐ RCA Receiving Project

☐ Reconstruction ☐ Part of Redevelopment Plan

Project Waiver granted: ☐ yes ☐ no Round Waiver was granted: ☐ R1 ☐ R2 ☐ R3

Type of Waiver: \_\_\_\_\_

Number of market units proposed: 0 Number of market units completed: 0

Number of market units with certificates of occupancy issued after 1/1/2004: 0

Number of affordable units under construction: 0

Condo Fee percentage: (if applicable) N/A

Affordability Average Percentage: <sup>1</sup> \_\_\_\_\_

<sup>1</sup> "Affordability Average" means an average of the percentage of median income at which restricted units in an affordable development are affordable to low and moderate-income households.

**For Contributory or Combination Sites**

Total payment in lieu of building affordable units on site \_\_\_\_\_ 0

Number of affordable units created with payment \_\_\_\_\_ 0

Municipal or RCA funds committed to project \_\_\_\_\_ 0

Municipal or RCA funds expended \_\_\_\_\_ 0

**Funding Sources (check all that apply)**

- ☐ County HOME   ☐ County Rehab Funds   ☐ CDBG   ☐ Federal Home Loan Bank   ☐ HODAG  
☐ HUD   ☐ HUD 202   ☐ HUD 236   ☐ HUD 811   ☐ HUD HOPE VI   ☐ HUD HOME  
☐ McKinney Funds   ☐ Fannie Mae Multi-Family   ☐ UDAG   ☐ UHORP  
☐ USDA-FHA Rural Development   ☐ USDA-FHA - Section 515   ☐ Development Fees  
☐ Municipal Bond   ☐ Municipal Funds   ☐ Payment in Lieu   ☐ Private Financing   ☐ RCA  
☐ Capital Funding   ☐ Balanced Housing   ☐ Balanced Housing - Home Express  
☐ DCA - Low Income House Tax Credit   ☐ NPP   ☐ DCA Shelter Support Services   ☐ DDD  
☐ DHSS   ☐ DHHS   ☐ HMFA Low Income House Tax Credit   ☐ HMFA   ☐ HMFA HOME  
☐ MONI   ☐ Section 8   ☐ Small Cities   ☒ Other \_\_\_\_\_ Private Capital

Effective date of affordability controls: \_\_\_\_\_

Length of Affordability Controls: (in years) \_\_\_\_\_ or \_\_\_\_\_ ☐ Perpetual

Project Contacts: (fill in all that apply)

Administrative Agent: \_\_\_\_\_

Property Manager: \_\_\_\_\_ Linda Brinkman \_\_\_\_\_

Rehab Program Administrator: \_\_\_\_\_

Other: \_\_\_\_\_

**For Redevelopment Projects:**Does this project require deed restricted units to be removed? ☐ Yes ☐ No

If Yes:

# of deed restricted units removed \_\_\_\_\_  
# of moderate income units removed \_\_\_\_\_  
# of low income units removed \_\_\_\_\_  
# of very low income units removed \_\_\_\_\_  
# of rental units removed \_\_\_\_\_  
# of for-sale units removed \_\_\_\_\_  
# of one-bedroom units removed \_\_\_\_\_  
# of two-bedroom units removed \_\_\_\_\_  
# of three-bedroom units removed \_\_\_\_\_

Revised Dec 2012

## PART C – COUNTS

### Affordable Unit Counts:

Total non-age-restricted 4 Sales \_\_\_\_\_ Rentals 4 Total age-restricted \_\_\_\_\_ Sales \_\_\_\_\_ Rentals \_\_\_\_\_

Complete the chart for the number of non-age-restricted and age-restricted units that are restricted for the following income categories (do not report on the income levels of residents currently residing in the units)

<u>Low Income</u>	<u>Non-age restricted</u>	<u>Age-restricted</u>
30% of median income <sup>2</sup>	<u>4</u>	_____
35% of median income <sup>3</sup>	_____	_____
50% of median income	_____	_____
<u>Moderate Income</u>		
80% of median income	_____	_____

Note: 30% = less than or equal to 30 percent of median income  
 35% = greater than 30 percent and less than or equal to 35 percent of median income  
 50% = greater than 35 percent and less than or equal to 50 percent of median income  
 80% = greater than 50 percent and less than 80 percent of median income

### Bedroom Distribution of Affordable Units:

<b>Sale units</b>	efficiency low _____	1 bedroom low _____	2 bedroom low _____	3 bedroom low _____
	efficiency mod _____	1 bedroom mod _____	2 bedroom mod _____	3 bedroom mod _____
<b>Rental units</b>	efficiency low _____	1 bedroom low _____	2 bedroom low _____	3 bedroom low _____
	efficiency mod _____	1 bedroom mod _____	2 bedroom mod _____	3 bedroom mod _____

### Completed Units:

Number of affordable units completed in this project 4

Number of affordable units in this project lost through foreclosures, illegal sale or expired affordability controls 0

<sup>2</sup> Pursuant to N.J.A.C. 5:97-3.7 units deed restricted to households earning 30% or less of median income may be eligible for Bonus Credit for Very-Low Income Units. (RCA receiving units not eligible for bonus credits)

<sup>3</sup> Pursuant to N.J.A.C. 5:80-26.3(d) At least 10 percent of all low- and moderate-income rental units must be deed restricted to households earning no more than 35 percent of median income

Revised Dec 2012

**PART D - (completed by Sending Municipality)**

**For Approved Regional Contribution Agreements (RCA)**

Sending Municipality \_\_\_\_\_ County \_\_\_\_\_  
RCA Receiving Municipality \_\_\_\_\_ County \_\_\_\_\_  
COAH approval date \_\_\_\_\_  
Number of units transferred \_\_\_\_\_ Cost per unit \_\_\_\_\_  
Total transfer amount n/a Amount transferred to date n/a

**For Partnership Program**

Sending Municipality \_\_\_\_\_ County \_\_\_\_\_  
Partnership Receiving Municipality \_\_\_\_\_ County \_\_\_\_\_  
Name of Project \_\_\_\_\_  
Credits for Sending Municipality \_\_\_\_\_  
Total transfer amount \_\_\_\_\_ Amount transferred to date n/a

Summary of Sending Municipality's contractual agreement with Partnership Receiving Municipality

\_\_\_\_\_  
\_\_\_\_\_

**Department of Community Affairs  
Local Planning Services  
Supportive and Special Needs Housing Survey**

Municipality: Dumont County: Bergen  
 Sponsor: n/a Developer: Bothosda Lutheran Communities  
 Block: \_\_\_\_\_ Lot: \_\_\_\_\_ Street Address: 59 Shamwood Road  
 Facility Name: n/a

<b>Section 1: Type of Facility:</b> <input checked="" type="checkbox"/> Licensed Group Home <input type="checkbox"/> Transitional facility for the homeless (not eligible for credit as affordable housing after June 2, 2008) <input type="checkbox"/> Residential health care facility (licensed by NJ Dept. of Community Affairs or DHSS) <input type="checkbox"/> Permanent supportive housing <input type="checkbox"/> Supportive shared housing <input type="checkbox"/> Other - Please Specify: _____	<b>Section 2: Sources and amount of funding committed to the project:</b> <input type="checkbox"/> Capital Application Funding Unit \$ _____ <input type="checkbox"/> HMFA Special Needs Housing Trust Fund \$ _____ <input type="checkbox"/> Balanced Housing - Amount \$ _____ <input type="checkbox"/> HUD - Amount \$ _____ Program _____ <input type="checkbox"/> Federal Home Loan Bank - Amount \$ _____ <input type="checkbox"/> Farmers Home Administration - Amount \$ _____ <input type="checkbox"/> Development fees - Amount \$ _____ <input type="checkbox"/> Bank financing - Amount \$ _____ <input checked="" type="checkbox"/> Other - Please specify: <u>Private Capital</u> <input type="checkbox"/> For proposed projects, please submit a pro forma <input type="checkbox"/> Municipal resolution to commit funding, if applicable <input type="checkbox"/> Award letter/financing commitment (proposed new construction projects only)
<b>Section 3: For all facilities other than permanent supportive housing:</b> Total # of bedrooms reserved for: Very low-income clients/households <u>4</u> Low-income clients/households _____ Moderate-income clients/households _____ Market-income clients/households _____	<b>Section 4: For permanent supportive housing:</b> Total # of units _____, including: # of very low-income units _____ # of low-income units _____ # of moderate-income units _____ # of market-income units _____
<b>Section 5:</b> Length of Controls: <u>0</u> years Effective Date of Controls: <u>/ /</u> Expiration Date of Controls: <u>/ /</u> Average Length of Stay: _____ months (transitional facilities only)	<b>Section 6:</b> CO Date: <u>/ /</u> For licensed facilities, indicate licensing agency: <input checked="" type="checkbox"/> DDD <input type="checkbox"/> DMHS <input type="checkbox"/> DHSS <input type="checkbox"/> DCA <input type="checkbox"/> DCF <input type="checkbox"/> Other _____ Initial License Date: <u>1/1/2003</u> Current License Date: <u>3/31/2013</u>
<b>Section 7:</b> Has the project received project-based rental assistance? ___ Yes <input checked="" type="checkbox"/> No; Length of commitment: _____ Other operating subsidy sources: _____; Length of commitment: _____ Is the subsidy renewable? ___ Yes ___ No	
<b>Section 8: The following verification is attached:</b> <input type="checkbox"/> Copy of deed restriction or mortgage and/or mortgage note with deed restriction (30-year minimum, HUD, FHA, FHLB, UHAC deed restriction, etc.) <input type="checkbox"/> Copy of Capital Application Funding Unit (CAFU) or DHS Capital Application Letter (20 year minimum, no deed restriction required)	
<b>Section 9:</b> Residents 18 yrs or older? <input checked="" type="checkbox"/> Yes ___ No Population Served (describe): <u>Individuals with developmental disabilities</u> Age-restricted? <input checked="" type="checkbox"/> Yes ___ No Accessible (in accordance with NJ Barrier Free Subcode)? ___ Yes ___ No	





**Section 10: Affirmative Marketing Strategy (check all that apply):**

- ☒ DDD/DMHS/DHSS waiting list
- ☐ Affirmative Marketing Plan approved by the Council's Executive Director

**CERTIFICATIONS**

I certify that the information provided is true and correct to the best of my knowledge and belief.

Certified by:	<u>Linda Brinkman <i>LB</i></u>	<u>9/25/2013</u>
	Project Administrator	Date
Certified by:	<u></u>	<u></u>
	Municipal Housing Liaison	Date



License Number GH1095

*State of New Jersey*  
**DEPARTMENT OF HUMAN SERVICES**

**Group Home  
LICENSE**

This is to certify that 59 SHERWOOD RD

DUMONT

NJ 07628

Operated by

**BETHESDA LUTHERAN COMMUNITIES**

Having met the requirements of the New Jersey Statute,  
P.L. 1977, c. 448,  
and the regulations of this Department, is hereby licensed as a

Group Home  
(type of residence)  
from 3/31/2013  
(date issued)

for 4  
(number)  
effective to 3/31/2014  
(expiration date)

Jennifer Velez, Commissioner, Department of Human Services